

RESOLUTION NO. 78-63

A RESOLUTION OF THE CITY OF LODI ADOPTING THE
GENERAL PLAN HOUSING ELEMENT

WHEREAS, the City of Lodi is required to adopt a Housing Element to its General Plan as required by Section 65302(c) of the Government Code of the State of California; and

WHEREAS, public hearings were held before the Lodi City Planning Commission and the Lodi City Council at which time the matter was discussed and ample opportunity given for public comment and discussion; and

WHEREAS, it is the opinion of the Lodi City Council that the San Joaquin County Council of Governments Phase II Housing Element as adopted July 23, 1974 together with the San Joaquin County Council of Governments Evaluative Policies for Housing Dispersment, are proper and suitable for guiding the future development of housing and for making adequate provision for the housing needs of all economic segments of the community;

NOW, THEREFORE, BE IT RESOLVED that the City of Lodi does hereby adopt by reference the SAN JOAQUIN COUNTY COUNCIL OF GOVERNMENTS PHASE II HOUSING ELEMENT as adopted July 23, 1974 together with the SAN JOAQUIN COUNTY COUNCIL OF GOVERNMENTS EVALUATIVE POLICES FOR HOUSING DISPERSMENT, dated as adopted August 27, 1974 as the Housing Element for the City of Lodi's General Plan;

AND BE IT FURTHER RESOLVED that the foregoing documents be used, together with all other existing General Plan Elements to guide housing development within the City until such time as a revised or amended Housing Element is adopted by this Legislative Body,

Dated: June 21, 1978

I hereby certify that Resolution No. 78-63 was passed and adopted by the City Council of the City of Lodi in a regular meeting held June 21, 1978 by the following vote:

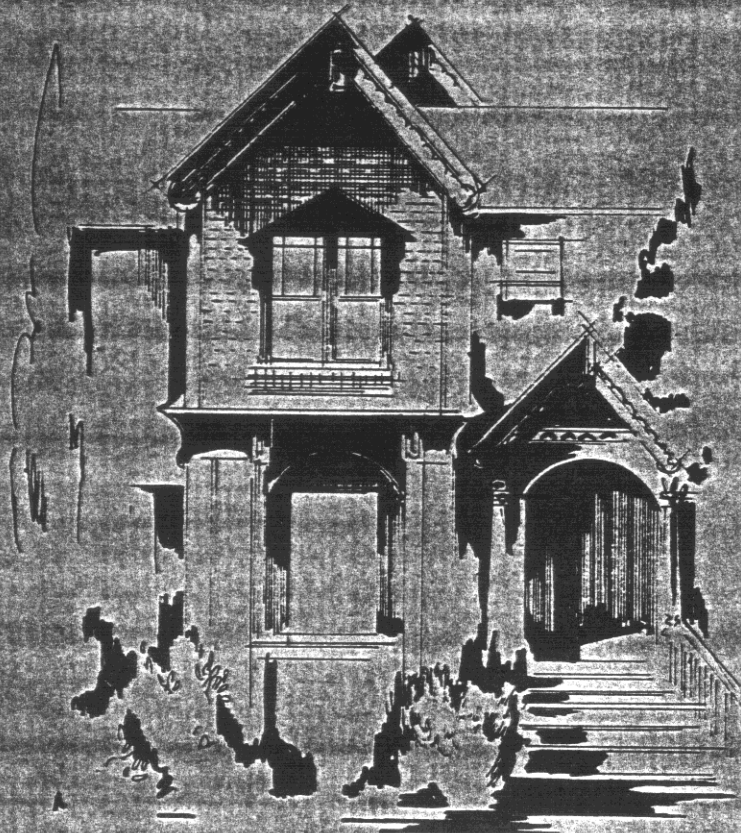
Ayes: Councilmen - Hughes, Katnich, Katzakian, McCarty
and Pinkerton

Noes: Councilmen - None

Absent: Councilmen - None


ALICE M. REIMCHE
CITY CLERK

Res 78-63
Adopted by the
San Joaquin County
6/21/78



phase II
**HOUSING
ELEMENT**



SAN JOAQUIN

COUNTY COUNCIL OF GOVERNMENTS

SAN JOAQUIN COUNTY COUNCIL
OF GOVERNMENTS

BOARD

Mark Oliver, Chairman
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Charles Bott
Vern Hanson
Hart Laurence
Ron Polhemus
Peter D. Verdoorn

HOUSING TASK FORCE--WORKABLE PROGRAM COMMITTEE
Executive Secretary

City of Manteca
San Joaquin County
City of Lodi
City of Stockton
City of Tracy
City of Ripon
City of Escalon

The San Joaquin County Council of Governments and Staff wish to express their gratitude to the following members of the Housing Task Force--Workable Program Committee. This Citizens Committee worked diligently many hours and provided considerable input in the preparation of this report.

Jose Bernardo, Chairman
Wayne Auncutt
Roger Barnett
Jerry Britscoe
Richard Castro
Naomi Cochran
Ed Cruz
Dean Decarli
Michael Gamroth
Tom Hargis
Ray Hassso
J. B. Hedrick
Sam Itaya
Joyce Jacoby
Richard Carr

Jan Klingner
Gunter Konold
J. Don Layson
Richard Lopez
Don Metzger
Richard Minnick
Ray Morrow
Annie Neal
Joseph Oliver
Claude Potter
Doug Unruh
Gil Vasquez
Logan Wilson
Ron Katzakian
Betty Witmer

**EVALUATIVE
POLICIES
FOR
HOUSING
DISPERSEMENT**

August 1974

SAN JOAQUIN COUNTY COUNCIL OF GOVERNMENTS

**SAN JOAQUIN COUNTY COUNCIL
OF GOVERNMENTS**

BOARD

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Richard Minnick
Ray Morrow
Annie Neal
Joseph Oliver
Claude Potter
Doug Unruh
Gil Vasquez
Logan Wilson
Ron Katzakian
Betty Witmer

August 29, 1974

Mr. Mark Oliver, Chairman
San Joaquin County
Council of Governments
1850 East Hazelton
Stockton, California 95205

Dear Mr. Oliver:

The 1973-74 work program of the San Joaquin County Council of Governments states that an affirmative housing plan will be developed as part of its Phase II Housing Element. The intent of the plan is to equitably distribute housing for low and moderate income households throughout the county. In lieu of a mathematical formula to accomplish this end, the document submitted herein proposes that housing and housing related projects submitted to the Council of Governments for review and comment under its A-95 procedure be evaluated on the basis of policy considerations which address the needs of low-income residents.

In finalizing the Evaluative Policies for Housing Dispersement, I wish to express my gratitude to the Housing Task Force - Workable Program Committee who provided considerable input in the preparation and refinement of this report.

Sincerely,

A handwritten signature in dark ink, appearing to read "Peter D. Verdoorn". The signature is fluid and cursive, with a large initial "P" and "V".

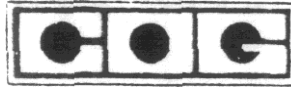
PETER D. VERDOORN
Executive Director

PDV:vg

EVALUATIVE POLICIES FOR HOUSING DISPERSEMENT

The preparation of this report was financed in part through a comprehensive planning grant from the Department of Housing and Urban Development, under the provisions of Section 701 of the Housing Act of 1954, as amended, and through the auspices of the Council on Intergovernmental Relations, State of California.

RESOLUTION
SAN JOAQUIN COUNTY COUNCIL OF GOVERNMENTS



R-75-13

**RESOLUTION ADOPTING THE SAN JOAQUIN COUNTY COUNCIL OF GOVERNMENTS
EVALUATIVE POLICIES FOR HOUSING DISPERSEMENT.**

WHEREAS the San Joaquin County Council of Governments has been charged with the responsibility of developing a Housing Element to the General Plan including a Housing Allocation Plan for low and moderate income housing, and

WHEREAS, it was determined that an allocation plan for low and moderate income housing would be impractical and unworkable in San Joaquin County, and

WHEREAS, a series of Evaluative Policies for Housing Dispersment was deemed to be more workable and more in keeping with the responsibilities and authority of the Council of Governments, and

WHEREAS, such policies would substantially aid the Council in evaluating housing proposals to assure the development of a broad range of housing opportunities for low and medium income families.

NOW THEREFORE BE IT RESOLVED that the San Joaquin County Council of Governments does hereby adopt the Evaluative Policies for Housing Dispersment.

PASSED AND ADOPTED this 27th day of August, 1974 by the following vote of the San Joaquin County Council of Governments, to wit:

AYES : Polhemus, Escalon; Hanson, Tracy; Schaffer, Lodi; and Oliver, Manteca

NOES : None

ABSENT: Stockton, San Joaquin County, and Ripon

MARK OLIVER, Chairman


Peter D. Verdoorn
Executive Director

EVALUATIVE POLICIES FOR HOUSING DISPERSEMENT

INTRODUCTION

The Phase II Housing Element of the San Joaquin County Council of Governments reveals that while new housing is being produced for upper and middle income households, very little is being produced, either new or rehabilitated, for those whose circumstances result in limited income. Consequently, this group has no other choice but to live in units which are often deteriorated, too small for their needs, or otherwise inadequate. Additionally, disadvantaged households tend to be housed in neighborhoods characterized by socio-economic decline.

Local housing goals address themselves to achieving safe and adequate housing in a variety of types and location for all households regardless of income level. In order to achieve this goal, the Council of Governments must develop policies which will promote a broad range of housing opportunities for disadvantaged households.

PURPOSE

The purpose of this presentation is to provide policy guidelines to the Council of Governments in its review of funding applications for housing developments and related projects. Generally, these policy guidelines can be categorized into three major types: those dealing with meeting social concern, those dealing with land development concerns, and those dealing with environmental-aesthetic concerns. A secondary purpose of this report is to insure consistency with HUD site selection criteria for assisted housing. This will enable local jurisdictions to receive higher funding priority for federal housing, water and sewer, and other community development programs.

Social Policy Concerns

- .Assisted housing proposals should be evaluated on the basis of meeting the need for housing assistance, for both renter and owner households, on a planning area by planning area basis. (See Appendix A for methodology.) With the exception of housing for the elderly, the disabled, and special housing needs groups, assisted housing should be developed **so** that **it** will not concentrate lower income persons and families within a single project **or** area.
- .Priority should be given to developments that include both subsidized and regular market rate housing within a single planned residential area.
- .The potential **for** increasing housing opportunities **for** lower income persons should be evaluated as part **of** the discussion concerning the development approval process for all FHA housing proposals.
- .Proposals should be examined on the basis of the extent to which they utilize applicable Federal, State and local programs to reduce development costs to house disadvantaged households.
- .Predominantly residential renewal programs should avoid permanent displacements of residents and neighborhood businesses and preserve community identity.
- .Relocation assistance should be provided by the State, the County, and the Cities to families and individuals who are displaced.

Land Development Policy Concerns

- .Housing projects should be evaluated on the basis of the extent to which they are consistent with, or contribute to, the fulfillment of comprehensive plans.
- .Assisted housing should not be developed in buffer locations, in high noise areas, in areas of unattractive or mixed land uses, or in areas that are not adequately serviced with the full range of urban services unless a concerted effort is made to bring the area up to acceptable standards.
- .Priority should be assigned to projects which are accessible to areas which have an adequate range of services and facilities and would, therefore, maximize sound and efficient investment in public improvements.
- .Major streets and highways should be planned and located so as not to fractionalize neighborhoods.
- .Assisted housing should be located in areas that are accessible to employment, shopping and recreational facilities and away from areas economically impacted with housing for low income residents.
- .The location and staging of capital improvement projects should be consistent with local housing policies and goals.
- .Redevelopment proposals should be synchronized with local capital improvement programs to gain maximum benefit from any capital improvement project.

Environmental–Aesthetic Policy Concerns

- .Agricultural land and other open space should be preserved and natural features and resources will be conserved for the aesthetic and economic benefit of the community.
- .The extent to which the project significantly affects the environment should be considered for all housing proposals.
- .All housing should adhere to the best practical design, site planning and construction standards.
- .Townhouses, duplexes, garden apartments, and scattered site single family homes should be used for family assisted housing. Multi-story dwellings for families with children should be discouraged.
- Environmental problems such as flooding and **soil** instability will be considered and hazards mitigated prior to location of any housing.

Specific Recommendations

1. The Housing Task Force should be the citizen review body to the COG for all housing **related** proposals. Such review will consider the projects contribution to local housing goals, particularly as they relate to the provision of housing for low and moderate income families.
2. The Housing Task Force should provide assistance to developers to enable them to incorporate assisted housing units into their project, especially in those planning areas where the need **for** assisted housing has not been met.

APPENDIX A: **HOUSING** NEED
DETERMINATION

HOUSING NEED DETERMINATION

Methodology: In estimating the number of households needing some form of housing assistance for each planning area, it was necessary to determine: 1) The total number of renters which would be eligible for assistance on the basis of their annual incomes and which would realize an economic advantage in renting subsidized housing, and 2) The need for some form of housing assistance for homeowners.

In deriving the needs of renters, income data was from the census compared to 1969 Section 235-236 income limits by family size for San Joaquin County. The subsidy programs set rental rates at 25% of monthly income and in actuality a household moving into subsidized housing may expect to pay at least 25% of income for rent. Out of the total number of families which qualified for subsidies on the basis of income, there were those which actually were spending less than 25% of income for rent. These households would realize no economic advantage in renting subsidized housing since to do so would actually increase their housing expense. This number must, then, be subtracted from the total number eligible for housing subsidy in order to arrive at the number of eligible households spending more than 25% of income on rent and who can assume to need subsidized housing (since they could improve their economic situation by renting subsidized housing). There may, in fact, be families spending less than 25% of their income for rent but living in substandard housing. Consequently, the needs computation for renters represents a minimum number of families needing some form of housing assistance.

The extent to which homeowners experienced burdensome housing expenses was more difficult to determine than that for renters because the costs of homeownership are more complex. Such factors as mortgage interest rate, length of ownership and original purchase price, maintenance expenses, quality and location of the home, and benefits from property tax and interest deductions all influence homeownership costs. Nevertheless, an estimate of the number of homeowners burdened by housing expenses was made which recognizes variations in actual housing expenditures. This estimate was based on budget calculations by household size by the Bureau of Labor Statistics.

The Bureau of Labor Statistics analyzes costs of living and publishes estimates of the budgets necessary for maintaining various "standards of living." These budgets vary by household size and composition. The budgets necessary for maintaining the lowest level of living for different household sizes was utilized in the estimate. For the purpose of this estimate, it was assumed that a homeowner whose income is less than an amount equal to the Bureau of Labor Statistics low budget minus housing expenses, was considered too poor to maintain his home even if the mortgage is paid off.

The resulting computations from these procedures are summarized below:

TABLE 1: NEED DETERMINATION
FOR ASSISTED HOUSING

| Area | Need | | | % Total Need |
|----------------------|-------|-----------|--------|--------------|
| | enter | Homeowner | Total | |
| S. J. County (Total) | 7,777 | 9.796 | 27,573 | 100.0 |
| Stockton | 1,761 | 5.894 | 17,655 | 64.0 |
| Lodi | 2,720 | 1,307 | 4.027 | 14.6 |
| Tracy | 1,061 | 694 | 1,755 | 6.4 |
| Manteca | 1,011 | 878 | 1,889 | 6.9 |
| Escalon | 358 | 281 | 639 | 2.3 |
| Ripon | 235 | 214 | 449 | 1.6 |
| Lockeford-Clements | 209 | 254 | 463 | 1.7 |
| Linden-Peters | 187 | 117 | 364 | 1.3 |
| Thornton | 103 | 48 | 151 | 0.5 |
| S. Delta | 132 | 49 | 181 | 0.7 |

Use of the Needs Table

Table 1 reveals that of the 27,000 households which needed some form of housing assistance in 1970, 64% were located in the Stockton Planning Area. What this provides is a gauge of whether or not individual planning areas are meeting their need for assisted housing. If, over a period of time, 95% of all funds for assisted housing programs and related projects are confined to the Stockton Planning Area, then the other planning areas clearly are not meeting their responsibilities. A-95 project review by the Council of Governments should take this into consideration. COG should comment on the lack of assisted housing in proposals submitted for their review in these other planning areas and provide technical assistance to developers and to local governments in their efforts to incorporate assisted housing and related projects in their plans.

In their review of **proposals**, COG should also comment on whether responsibilities for assisted housing are being assumed equitably by the City and the County within planning areas with major urban centers. For example, if the City of Stockton, over a period of years provided 95% of the funding for assisted housing programs and related projects while only 71% of the need was located within the City limits, then the County should reassess its funding contribution in providing for the housing needs of lower income residents in the contiguous built up fringe area of the City and in the rural centers of the Stockton planning area. For planning areas with major urban centers, the incorporated-unincorporated needs distribution is as follows:

TABLE 2: NEEDS DETERMINATION FOR PLANNING AREAS WITH MAJOR URBAN CENTERS

| Planning Area | Total | | Incorporated | | Unincorporated | |
|---------------|--------|-------|--------------|------|----------------|------|
| | No. | % | No. | % | NO. | % |
| Stockton | 17,655 | 100.0 | 12,606 | 71.4 | 5,049 | 28.6 |
| Lodi | 4,027 | 100.0 | 3,310 | 82.2 | 717 | 17.8 |
| Tracy | 1,755 | 100.0 | 1,267 | 72.2 | 488 | 27.8 |
| Manteca | 1,889 | 100.0 | 1,092 | 51.8 | 797 | 42.2 |



phase II

HOUSING ELEMENT

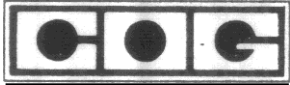


SAN JOAQUIN

COUNTY COUNCIL OF GOVERNMENTS

Adopted 7/23/74

The preparation of this report was financed in part through a comprehensive planning grant from the Department of Housing and Urban Development, under the provisions of Section 701 of the Housing Act of 1954, as amended, and through the auspices of the Council of Intergovernmental Relations, State of California.



1850 EAST HAZELTON AVENUE
STOCKTON, CALIFORNIA 95205
TELEPHONE (209) 944-2585

SAN JOAQUIN COUNTY COUNCIL OF GOVERNMENTS

August 1974

Mr. Mark Oliver, Chairman
San Joaquin County
Council of Governments
1050 East Hazelton Avenue
Stockton, California 95205

Dear Mr. Oliver:

The enclosed document is herewith submitted as the Final Draft of the Council of Governments' Phase II Housing Element of the General Plan. This document will provide all local jurisdictions with a basic framework upon which to develop housing programs responsive to local needs.

In finalizing this report, I wish to express my appreciation to the citizens who gave their time and talents in the preparation of the segments of the document. Their contribution has helped to make this a meaningful approach to alleviating the housing problems and needs in our area.

Respectfully Submitted,

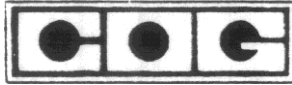
PETER D. VERDOORN,
Executive Director

PDV :eeb

Enclosure

RESOLUTION

SAN JOAQUIN COUNTY COUNCIL OF GOVERNMENTS



R-75-05

RESOLUTION ADOPTING THE SAN JOAQUIN COUNTY COUNCIL OF GOVERNMENTS
PHASE II HOUSING **ELEMENT** HOUSING ACTION PLAN.

WHEREAS, the San Joaquin County Council of Governments has been acutely aware of a definite need for adequate and decent housing throughout San Joaquin County, and

WHEREAS, the COG in its 1973-74 fiscal year work program did undertake to study the magnitude of the problem and the major obstacles and constraints to overcoming the problem, and

WHEREAS, the COG did formulate a Housing Action Program which suggests policies or changes in policies which address current housing ills and possible actions which should be investigated **by** local governments to determine feasibility for implementation.

NOW THEREFORE BE IT RESOLVED that **the** San Joaquin County Council of Governments does hereby go on record as adopting the Phase II Housing Element Housing Action Program.

PASSED AND ADOPTED this 23rd day of July 1974 by the following vote to wit:

AYES : Supervisor Parises, San Joaquin Co.; Councilmen Hanson, Tracy; Polhemus, Escalon; Schaffer, Lodi; Bott, Stockton; and Oliver, Manteca.

NOES : None

ABSENT: Ripon

MARK OLIVER, Chairman

Peter D. Verdoorn
Executive Director

INTRODUCTION

The Housing Element of the San Joaquin County Council of Governments is intended to satisfy both Federal and State requirements for local housing planning. The Federal Housing Act of 1968 requires agencies receiving Comprehensive Planning Assistance to include a Housing Element in the General Plan adopted by each local unit of government. This requirement extends to regional agencies as well as to cities and counties. Similarly, section 65302 of the California Government Code requires a Housing Element as part of city, county, and regional general plans.

Much of the responsibility for formulating and implementing housing programs rests with local governments. The regional agency can assist, review, and coordinate the programs of local jurisdictions, but it should not supplant local efforts.

The Housing Element of the San Joaquin County Council of Governments will provide a framework for housing programming to commissions and governmental agencies within the housing market area, i.e., San Joaquin County. A primary objective of this effort is to evolve a feasible and practical action program which can be pursued by both the public and private sectors to overcome some of the basic needs in San Joaquin county.

The Phase I Housing Element of the San Joaquin County Council of Governments was issued January 26, 1971. It provided a brief overview of housing problems, conditions, and actions currently underway, specified housing goals and included a statement of the role of the Council of Governments in housing. The Phase II Housing Element contained herein carries these introductory remarks into greater analysis and produces an action program designed to overcome perceived deficiencies. The Phase III Housing Element will consider the feasibility and applicability of the actions suggested in the Phase II report and will develop recommendations for implementation.

The Phase II Housing Element, for the purpose of this presentation, is essentially divided into three sections: 1) a section concerning housing needs; 2) a section describing obstacles and constraints to effectively meeting need; and 3) an action program designed to overcome observed problems and deficiencies.

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SUMMARY

I POPULATION CHARACTERISTICS

Racial Distribution

| | | |
|------------------|---------|-------|
| Total Population | 290,208 | 100.0 |
| White | 203,341 | 70.0 |
| Spanish | 52,260 | 18.1 |
| Black | 15,783 | 5.4 |
| Other | 16,804 | 6.5 |

Income Characteristics

| | | |
|-------------------------------------|----------|-------|
| Median Family Income | \$ 9.602 | |
| All Families | 73,264 | 100.0 |
| Families Below Poverty | 8,179 | 11.2 |
| All Unrelated Individuals | 28,461 | 100.0 |
| Unrelated Individuals Below Poverty | 9,114 | 32.0 |
| All Households | 92,372 | 100.0 |
| Households Below Poverty | 12,807 | 13.9 |
| All Persons | 290,208 | 100.0 |
| Persons Below Poverty | 40,576 | 14.0 |
| All Elderly Persons | 29,676 | 100.0 |
| Elderly Persons Below Poverty | 6,208 | 20.9 |

II HOUSING CHARACTERISTICS

Size of Household

| | | |
|------------------------|--------|-------|
| All Occupied Units | 92,372 | 100.0 |
| 1-3 Person Units | 60,391 | 65.4 |
| 4 Person Units | 14,440 | 15.6 |
| 5 Person Units | 8,916 | 9.7 |
| 6 or More Person Units | 8,625 | 9.3 |
| Mean Household Size | 3.03 | |

Tenure

| | | |
|------------------------|--------|-------|
| All Occupied Units | 92,372 | 100.0 |
| Owner Occupied | 56,720 | 61.4 |
| Homeowner Vacancy Rate | 0.8 | |
| Renter Occupied | 35,652 | 38.6 |
| Rental Vacancy Rate | 5.9 | |

Overcrowding

| | | |
|----------------------------|-------|-------|
| Overcrowded Units | 8,854 | 100.0 |
| Spanish | 3,205 | 36.2 |
| Black | 843 | 9.5 |
| Severely Overcrowded Units | 2,552 | 100.0 |
| Spanish | 1,157 | 45.3 |
| Black | 280 | 11.0 |

Age of Units

| | | |
|------------------------|--------|-------|
| All Housing Units | 96,627 | 100.0 |
| Less Than 10 Years Old | 25,270 | 26.2 |
| 10 - 20 Years Old | 24,775 | 25.6 |
| 20 - 30 Years Old | 17,662 | 18.3 |
| Over 30 Years Old | 28,920 | 29.9 |
| Median Age | 19.3 | |

Type of Unit

| | | |
|-------------------|--------|-------|
| All Housing Units | 96,627 | 100.0 |
| Singles | 69,710 | 86.4 |
| Multiples | 10,964 | 13.6 |
| 2 Units | 2,138 | 2.7 |
| 3 - 4 Units | 2,503 | 3.1 |
| 5 or More Units | 6,323 | 7.8 |

Building Permits 1970 Thru 1973

| | | |
|-----------------------|--------|-------|
| All Residential Units | 12,303 | 100.0 |
| Single Family | 5,966 | 46.5 |
| Multiple Family | 6,337 | 51.5 |

Condition

| | | |
|--------------------|--------|-------|
| All Units Surveyed | 32,128 | 100.0 |
| Conservable | 24,479 | 76.2 |
| Renewable | 5,677 | 17.7 |
| Demolition | 1,972 | 6.1 |

III HOUSING-INCOME RELATIONSHIPS

Value And Rent

| | | |
|------------------------------------|-----------|-------|
| All Specified Owner Occupied Units | 48,259 | 100.0 |
| Less Than \$10000 Value | 7,068 | 14.7 |
| \$10000 - \$20000 Value | 26,343 | 53.6 |
| \$20000 or More Value | 14,848 | 30.9 |
| Median Value | \$ 16,609 | |

| | | |
|----------------------|-------|--|
| Median Contract Rent | \$ 84 | |
|----------------------|-------|--|

Gross Rent As A Percentage Of Income

| | | |
|---|--------|-------|
| Specified Renter Unit6 With Less Than \$5000 Income | 15,682 | 100.0 |
| Paying 25% Or More | 11,520 | 73.5 |
| \$5000 - \$9999 Income | 11,023 | 100.0 |
| Paying 25% Or More | 6,491 | 58.9 |
| \$10000 Or More Income | 6,518 | 100.0 |
| Paying 25% Or More | 83 | 1.3 |

IV PROJECTIONS

Population

| | |
|------|---------|
| 1975 | 313,400 |
| 1980 | 339,000 |
| 1985 | 336,400 |
| 1990 | 392,400 |
| 1995 | 417,500 |

Optimum Housing Need 1970 - 1995

| | | |
|--------------------------------|--------|-------|
| Total Additional Units Needed | 82,055 | 100.0 |
| Population Increase | 53,452 | 65.1 |
| Loss of Deteriorated Units | 21,385 | 26.1 |
| Maintain Adequate Vacancy Rate | 2,790 | 3.4 |
| Eliminate Overcrowding | 4,428 | 5.4 |

Housing Units By Type

| | | |
|--------------------|---------|-------|
| Housing Stock 1980 | 124,655 | 100.0 |
| Singles | 92,133 | 73.9 |
| Multiples | 32,522 | 26.1 |
| Housing Stock 1995 | 157,233 | 100.0 |
| single; | 109,897 | 69.9 |
| Multiples | 47,336 | 30.1 |

V SPECIAL HOUSING NEED

Need For Housing Assistance

| | | |
|------------------------|--------|-------|
| All Households In Need | 26,995 | 100.0 |
| Rental Households | 17,777 | 65.9 |
| Homeowner Households | 9,218 | 34.1 |

VI SOCIAL CONSTRAINTS

Years of School Completed

| | | |
|-------------------------------------|---------|-------|
| All Adults 25 Years of Age and Over | 158,211 | 100.0 |
| No Schooling | 4,574 | 2.9 |
| 4 Years or Less | 13,600 | 8.6 |
| 8 Years or Less | 49,518 | 31.3 |
| High School Graduate | 78,230 | 49.4 |
| College Graduate | 12,612 | 8.0 |
| Median School Years | 11.9 | |

Participation In Labor Force

| | | |
|--------------------------------------|---------|-------|
| All Persons 16 Years of Age and Over | 202,796 | 100.0 |
| In Labor Force | 111,367 | 54.9 |
| Spanish Over 16 | 31,656 | 100.0 |
| In Labor Force | 17,638 | 55.7 |
| Black Over 16 | 9,766 | 100.0 |
| In Labor Force | 4,467 | 45.7 |

PRINCIPAL FINDINGS

SECTION I: HOUSING NEEDS

CHARACTERISTICS OF THE RESIDENT POPULATION

Population Increase (Pages 15 to 18) (Tables 1 and 2)

- .During the Sixties, the County's population increased by sixteen percent. Population in the State increased by twenty-seven percent.
- .The white population (including Spanish) increased by fourteen percent.
- .The black population increased by thirty-five percent.
- .Other ethnic groups (Chinese, Japanese, Filipino, Indians and others) increased by forty-four percent.
- .The Spanish population increased by Thirty-two percent.
- .The three minority groups comprised thirty percent of the population in 1970, but accounted for half of the population growth of the Sixties.
- .The portion of the population which was over sixty-five years old increased slightly to just over ten percent. The elderly population increased by twenty-three percent over the decade.
- .The nearly eight thousand families headed by women comprised a little more than ten percent of all families.

Household Size (Pages 18 and 19) (Table 3)

- .There was a noticeable decrease in average household size in the County during the Sixties. Households tend to be larger in the rural areas and smaller in incorporated areas.
- .Household sizes for the minority population and for families below the poverty level are larger than for the population as a whole.

Income and Poverty Status (Pages 19 to 24) (Tables 4 to 10)

.Median family income in 1970 was \$9,602. This represented a sixty-three percent increase over the median income in 1960.

.Within the County the median family incomes of the cities generally exceed those of the surrounding unincorporated areas.

.San Joaquin County has a substantially larger percentage of its individuals and families below the poverty level than the Statewide average.

.Fourteen percent of the County's population is below the poverty level. Eleven percent of the families and thirty-two percent of the unrelated individuals are below poverty.

.While only comprising ten percent of the population, elderly persons accounted for over fifteen percent of those below the poverty level.

.While minorities comprised thirty percent of the population, they accounted for over half of the persons below poverty.

.The incidence of poverty among families headed by women was nearly four times as great as that for all families. Female-headed families comprised ten percent of all families.

.But families with female heads below the poverty level accounted for nearly forty percent of the families below poverty.

CHARACTERISTICS OF THE HOUSING STOCK

Changes in Number and Type (Pages 25 to 27) Tables 11 to 15)

.The number of housing units in the County increased by twenty percent during the Sixties.

.Over the decade the proportions of occupied units by tenure shifted slightly. In 1970, renter households accounted for nearly forty percent of all occupied units in the County.

.During the Sixties just over half of the units constructed were single family dwelling units. The proportion of units in multiple family structures increased from thirteen percent to nearly twenty percent.

.Building permit data for 1970 through 1973 reveal that nearly half of new units continue to be built in multiple family structures.

.Approximately one out of every six building permits since 1970 for single family dwellings were for mobilehomes.

Overcrowding (Page 28) (Tables 16 and 17)

.Although the incidence of overcrowded units decreased slightly during the Sixties, at the time of the 1970 census nearly one out of every ten households in the County was overcrowded.

.The Spanish population comprised eighteen percent of the total population, but accounted for forty-five percent of the population in overcrowded units.

Vacancy Rate (Pages 28 to 30) (Tables 18 and 19)

.The relatively low vacancy rates in the County indicate that there is some lack of market flexibility.

Persons **per** Occupied Housing Unit (Pages 30 and 31) Table 20)

•The proportion of units occupied by one to three persons increased over the past decade to comprise two-thirds of all occupied units.

Condition and Age of Housing (Pages 31 and 32) (Tables 21 to 23)

.Approximately six percent of the 1970 housing stock is in seriously deteriorating condition and in need of replacement.

.The incidence of housing units which are seriously deteriorated is significantly greater in the unincorporated areas than in the incorporated portions of areas surveyed.

.The median age of year round housing units in the County increase over the decade in spite of **loss** to the existing housing stock and significant new construction.

HOUSING INCOME RELATIONSHIPS

Increase in Cost of Housing and Income (Pages 33 and 34) (Tables 24 to 26)

.Although the increase in median family income during the Sixties exceeded that of median value of owner-occupied units, it was significantly less than the increase in median contract rent.

Rent and Income (Pages 34 to 37) (Tables 27 and 28)

.Of all households paying more than twenty-five percent of their income for gross rent, eighty-five percent earned less than five thousand dollars. All rental households earning less than five thousand dollars accounted for less than half of all rental households.

.There is a higher incidence of excessive rent payments in relation to income among the elderly, households headed by women, and minorities than among lower income households as a whole.

Homeownership and Income (Pages 37 to 40)

.It is estimated that one out of every six owner households had incomes too low to adequately maintain their homes,

.One person households and large households containing six **or** more persons have notably higher incidences of inadequate incomes for home maintenance than other household sizes.

.Three out of every four one-person households with incomes inadequate **for** home maintenance are elderly persons.

PROJECTIONS OF HOUSING NEED

Future Population (Pager 41 and 43) (Table 29)

.It is estimated that between 1970 and 1995, the population of San Joaquin County will increase by approximately 127,000.

.Population per occupied housing unit is projected to decline from 3.03 in 1970 to 2.79 by 1995.

Housing Needs (Pages 43 to 50) (Tables 30 to 34)

.Over fifty thousand additional housing units will be needed by 1995 just to accommodate anticipated population growth. In effect, at least one additional unit will have to be constructed for every two which existing in 1970.

.Over twenty thousand units will need to be constructed by 1995 to replace delapidated units.

.Over four thousand units are needed to alleviate existing overcrowding of housing units.

.Nearly three thousand additional units will be needed through 1995 to maintain a vacancy rate adequate to provide reasonable market flexibility.

.A total of over eighty thousand units need to be constructed to adequately house the 1995 population of San Joaquin County. This represents eighty-five percent of the existing 1970 housing stock.

.Nearly half of the units to be constructed by 1995 can be expected to be in multiple family structures.

.The portion of units in multiples is expected to increase from twenty percent to thirty percent by 1995.

SPECIAL HOUSING NEEDS (Pages 51 to 53) (Table 35)

.Nearly ten thousand households which own their homes have incomes inadequate for home maintenance and require some form of housing assistance. Over half of these households are one or two person households,

.Over seventeen thousand lower income rental households would benefit from housing assistance. Sixty percent of these households in need of assistance are one or two person households.

.The total of over twenty-seven thousand lower income households in the County which need some form of housing assistance represent thirty percent of all households.

.The total of nearly ten thousand single person households requiring assistance account for over one-third of all households in need of housing assistance. These disadvantaged one person households represent over half of all single person households.

SECTION II: OBSTACLES AND CONSTRAINTS

COSTS OF MEETING THE HOUSING NEED IN THE COUNTY (Pages 57 to 63)

'The cost of an average 1000 square foot tract house built in the County in 1974 would be about \$25,000, **not** including land. Comparison of building permit data for 1960 and 1969 reveals an average inflation rate of construction cost of a house of about 5 percent per year. However, in the past several years, the inflation rate has been considerably greater than this annual average rate.

•Changes in median family income from 1960 to 1970 exceeded changes in the median value of homes. Countywide, home value went up 54% and median family income went up 63%. However, there were certain areas in which changes in income lagged behind the increased cost of homeownership and of renting. These areas were characterized by concentrations. of lower income households. Assuming this trend

continues, then without some form of assistance, the goal of meeting the long term housing need in the County will be seriously jeopardized in these areas.

*Examination of redevelopment projects completed or underway indicates that rehabilitation undertaken on a public project basis costs less per unit than the typical private new development. Estimated average cost of rehabilitation in Stockton's Knights Addition was between \$9000 and \$10,000. By comparison, a new home at that time had an average cost of between \$18,000 and \$20,000. Similarly, bringing units in the County up to code cost, on the average, about one-third the cost of a new unit. This was evidenced in the FACE projects undertaken.

•Major factors which increase the value of land for development in the County are availability of water and sewer service, zoning and location.

'The cost of land is a relatively less important factor in higher housing costs in the County than the cost of materials and labor.

'The major economic factor in residential construction is the cost of building materials. Recent increase in material costs have not only increased the cost of new houses, but have caused an appreciation in the value of existing houses resulting in an overall increase in the cost of housing.

'As long as the demand for housing remains high and the supply of building materials relatively scarce, material will continue to be a major cost in providing housing.

SOCIAL AND RELATED PROBLEMS IN MEETING THE HOUSING NEED

Education (Pages 65 to 67) (Table 36)

.The amount of education a person obtains affects this level of income and freedom of occupational choice.

.Over twenty-eight percent of the adult population of San Joaquin County have an eighth grade education or less. The corresponding percentages for minorities is considerably higher.

.The level of educational attainment is somewhat lower for the County than for the State.

.The educational level of minorities is significantly below that for the County population as a whole.

Employment (Pages 67 to 69) (Tables 37 and 38)

.The high rates of unemployment and underemployment in San Joaquin County precludes a significant portion of the population from qualifying for home financing or having the resources to maintain a house in good condition

.There is a higher incidence of unemployment and underemployment among the Black and Spanish populations than among the white population.

Other Social Problems (Pages 70 to 83)

- The problems of meeting the housing needs of the minority communities within the County are compounded by the fact that minority residents perceive a ~~sense~~ of oppression conditioned by institutional racism.
- The opinion was expressed by many residents interviewed that the deterioration of housing units in lower income areas was due not only to a lack of money to make repairs but also to a lack of knowledge concerning ordinance up-keep.
- The experience of residents in low income areas has been that financing home purchase or construction is very difficult (in south or east Stockton and in the unincorporated area adjacent to the southerly city limits) . In addition, these residents (in the South Stockton Area) have expressed difficulty securing home improvement loans. This situation is believed to be attributable to the application by banks and lending institutions of stricter loan criteria in these areas than is warranted. There is the belief that these lending practices effectively discriminate against minorities and persons with moderate incomes who choose to live in neighborhoods with high ethnic concentrations.

- The present alternative to living in an area where loans are not freely granted is to move. To many middle income, minority residents, this presents an undue hardship because they feel that the cost of housing would be proportionately higher with no compensating increase in amenities.
- The expectations of lower income households often are not met by the present housing delivery system. Among this group, there was a high demand expressed for new houses with modern kitchens, family rooms, dining rooms and extra bathrooms. Residents interviewed also expressed a preference for single family and townhouse type of residential development and opposed "projects" and any other form of intense development which tends to segregate people by race or income. Without some significant change in the housing delivery system, housing of the kind desired cannot be provided at a cost which these households can afford.
- The needs of lower income households have not been quantitatively met by federally sponsored housing programs, although some programs have been adequate in quality.
- 'Although assisted scattered site housing is considered particularly beneficial by low income families, it has been hampered in its application because of local opposition.
- Minority residents have stated that in areas of their own ethnic concentration, there is a lack of neighborhood identity and involvement with the total community.
- 'The level of public and private services was felt by residents to be inadequate in lower income areas. Of particular concern are transportation, police, shopping facilities, streets and gutters, recreation, education and general public maintenance.

GOVERNMENT RELATED CONSTRAINTS (Pages 85 to 89)

- The withdrawal of federal funding support for most housing programs has seriously compromised the ability of local jurisdictions to provide housing for lower income families.

*Although County and city roles in housing are established by the State, the State has not provided funding support for housing programs. In addition, it has not utilized existing policies, nor amended or formulated documents which would address base housing problems. For example, the taxing policies of the State are ad hoc and related only to collecting revenue, not the needs and functions of revenue.

●Local governmental policies are often in conflict with stated housing goals. Governmental actions and policies directly affect the cycle of depreciation in neighborhoods. In this regard, the following should be noted:

.Residents have complained that public services are inadequate or even absent in areas of residential decline while capital improvements are readily extended in new growth areas. Data from the Stockton Neighborhood Analysis Study supports the contention that South Stockton has suffered from population decline and benign neglect while neighborhoods to the north are encouraged to grow.

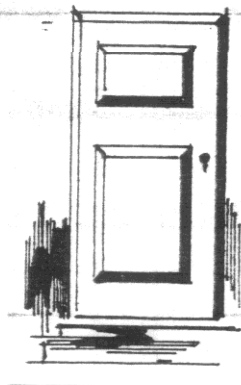
.Zoning, particularly that for industry, is often unrealistic and does not represent where development is likely to occur. In existing residential neighborhoods, such zoning fosters residential decline. Other development regulations may unnecessarily contribute to the added cost of housing. Although large setbacks, wide streets, sidewalks on both sides and underground drainage are preferable, the question arises whether they are necessary when a large percentage of the population is not even housed in adequate structures.

.City initiated annexations have sometimes failed because cities have not adequately responded to the concerns of residents regarding the consequences of annexation. Residents of unincorporated fringe areas have expressed a desire for the benefits of being part of an adjacent city but fear, often erroneously, that such services will greatly increase their costs.

PUBLIC FACILITIES: WATER, SEWER, STORM DRAINAGE

(Pages 91 to 93)

- *Overdraft of the underground reservoir has caused problems of water quality and supply in various areas of the County. This has forced affected communities to seek supplemental surface water supplies. This will mean a substantial monthly cost increase to the average residential user.
- The problems associated with liquid waste treatment have had an adverse affect on residential development.
 - .Much of the urban fringe area around cities is on septic tanks which have many problems associated with their use, particularly contamination of wells.
 - .Although subdivisions without sewer service are no longer permitted, subdivisions with package treatment plants are still allowed. Such plants also have a number of operational problems which are as yet unresolved. For example, in a number of instances adequate effluent disposal systems have not been incorporated.
 - .Regional sewer treatment facilities which would facilitate the provision of services to areas currently blighted because they lack sewers have inherent problems of cost and capacity. Trunk lines, individual connections, pumping stations, etc., are needed and will cost a great deal of money. In addition, some cities, which have assumed the responsibility as regional treatment centers in response to federal funding support have reached treatment plant limits **or** must satisfy more rigid treatment requirements. Before additional residential development can be permitted, adequate plant capacity must be built.
- Adequate storm-water disposal presents cost problems in older areas of cities and in residential areas not contiguous to existing development. In the older area of cities there is a need for an improved drainage system. However, in many cases, property owners cannot afford the cost. In areas which residential development has skipped over large vacant parcels of land, public facilities are provided at greater cost than that for contiguous development. These increased costs are usually borne by affected homeowners and in some instances by cities.



section I: HOUSING NEEDS

INTRODUCTION

The Needs Section of the report has several basic objectives. First, to examine the population now being housed and to determine the size of the population to be housed in the Study Area by 1995. This data will provide a measure of the demand for housing. Second, this section will examine the characteristics of the existing housing stock. Third, it will complete the analysis of the quantity and quality of housing base that will be built upon in the future. Fourth, the housing stock base will be compared to the demand for housing calculated from the population analysis and projection to estimate housing needs to 1995.

CHARACTERISTICS OF THE POPULATION

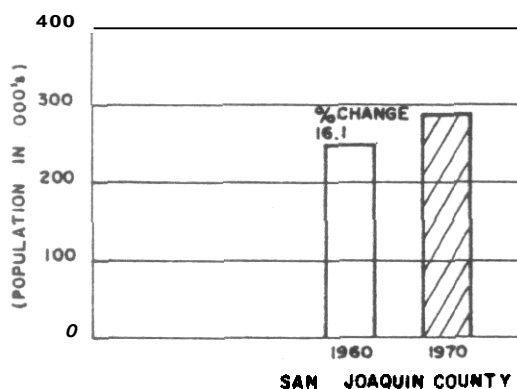
The characteristics and potential size of the resident population in an area are key determinants in projecting housing need.

• POPULATION INCREASE

General Profile

Based on the U.S. Census of Population and Housing, San Joaquin County had a population of 290,208 in 1970. Notably, 60.7 percent of this total was located in the Stockton Planning Area (a map of the Planning Areas may be found in the Appendix). Over the decade of the 1960's, there has been a 16.1 percent increase in the population of the County. This translates into an average annual growth rate of 1.6 percent per year. During this same period, the population of the State of California grew 27 percent or 2.7 percent per year.

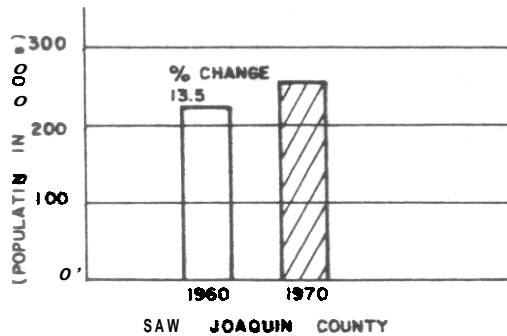
TOTAL POPULATION



| | |
|----------|---------|
| 1960 | 249,989 |
| 1970 | 290,208 |
| CHANGE | 40,219 |
| % CHANGE | 16.1% |

The white population (including Spanish population) experienced an absolute increase of 30,379 from 1960 to 1970. The growth rate averaged 1.4 percent per year.

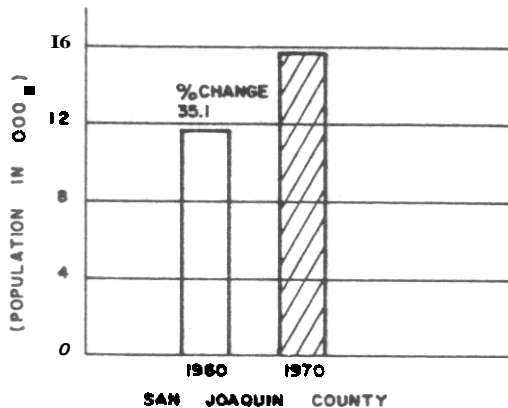
WHITE POPULATION (INCL. SPANISH POPULATION)



| | |
|----------|---------|
| 1960 | 225,242 |
| 1970 | 255,621 |
| CHANGE | 30,379 |
| % CHANGE | 13.5% |

The Black population in the County increased by 4,099, growing from 11,684 in 1960 to 15,783 in 1970. The growth in the Black population was more than two and a half times the growth in the White population (35.1 percent versus 13.5 percent). The annual growth rate was 3.5% **per** year. Significantly, over 93 percent of the Black residents of the County in 1970 resided in the Stockton Planning Area.

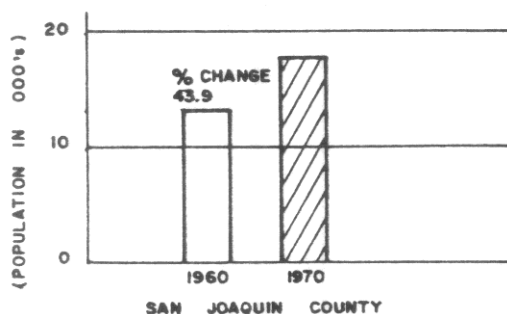
BLACK POPULATION



| | |
|----------|--------|
| 1960 | 11,684 |
| 1970 | 15,783 |
| CHANGE | 4,099 |
| % CHANGE | 35.1% |

Residents in the County which are categorized as "other" (Chinese, Japanese, Filipino, Indians, others) added 5,741 people during 1960-1970. This group grew 43.9 percent, or experienced an average annual growth rate of 4.4 percent.

OTHER POPULATION

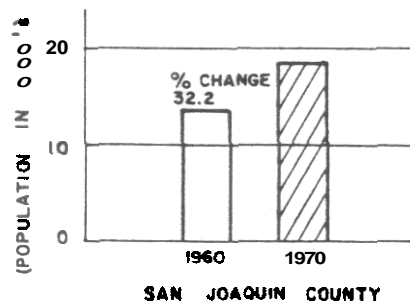


| | |
|----------|--------|
| 1960 | 13,063 |
| 1970 | 18,804 |
| CHANGE | 5,741 |
| % CHANGE | 43.9% |

The growth in the Spanish population (i.e., Spanish surname or Spanish language residents) in the County cannot be exactly determined since data elements from 1960 to 1970 are not comparable.

However, the born in Mexico data does provide us with one estimate of the growth of the Spanish population.

BORN IN MEXICO

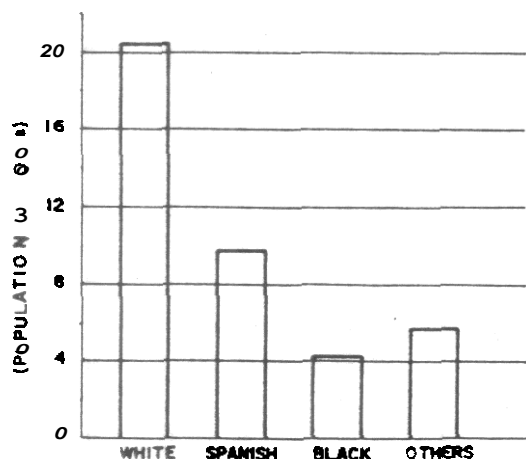


| | |
|----------|-------|
| 1960 | 13800 |
| 1970 | 18246 |
| CHANGE | 4446 |
| % CHANGE | 32.2% |

For estimating growth trends of the Spanish population, it may be assumed that this trend would be no less than the increase noted by the population that was born in Mexico, 32.2 percent. In 1960 the Spanish surname population in the County totaled 30,585 people. Using the growth rate of the born in Mexico population, the minimum relatable Spanish population in the County would be 40,433.

Using this estimate of Spanish growth, the population composition for the County would be:

DISTRIBUTION OF TOTAL GROWTH



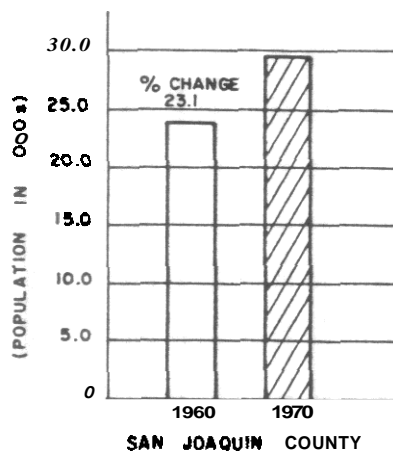
| POPULATION | 1960 | 1970 | CHANGE | % OF TOTAL GROWTH |
|------------------------------|--------|--------|--------|-------------------|
| WHITE (EXCL. SPAN, SURNAMED) | 194657 | 215188 | 20531 | 51.0 |
| SPAN. SURNAMED | 30585 | 40433 | 9898 | 24.5 |
| BLACK | 11684 | 15783 | 4099 | 10.2 |
| OTHERS | 13063 | 18804 | 5741 | 14.3 |

Based upon this ethnic distribution, the growth of the three minority groups represented 49 percent of the total County population growth although they constituted only 29.9 percent of the total 1970 population.

Elderly

From 1960 to 1970, the elderly population (i.e., those over 65) grew by 5,560 people. This represents an increase of 23.1 percent over the decade, or an average annual rate of growth of 2.3 percent. During this period, the

ELDERLY POPULATION



| | |
|----------|-------|
| 1960 | 24116 |
| 1970 | 29676 |
| CHANGE | 5560 |
| % CHANGE | 23.1 |

percentage of the population which was elderly increased from 9.6 percent to 10.2 percent.

Families Headed by Women

Unfortunately, data concerning families headed by women was unavailable in 1960. In 1970 there were 7,777 families headed by women. This represented 10.6 percent of all families.

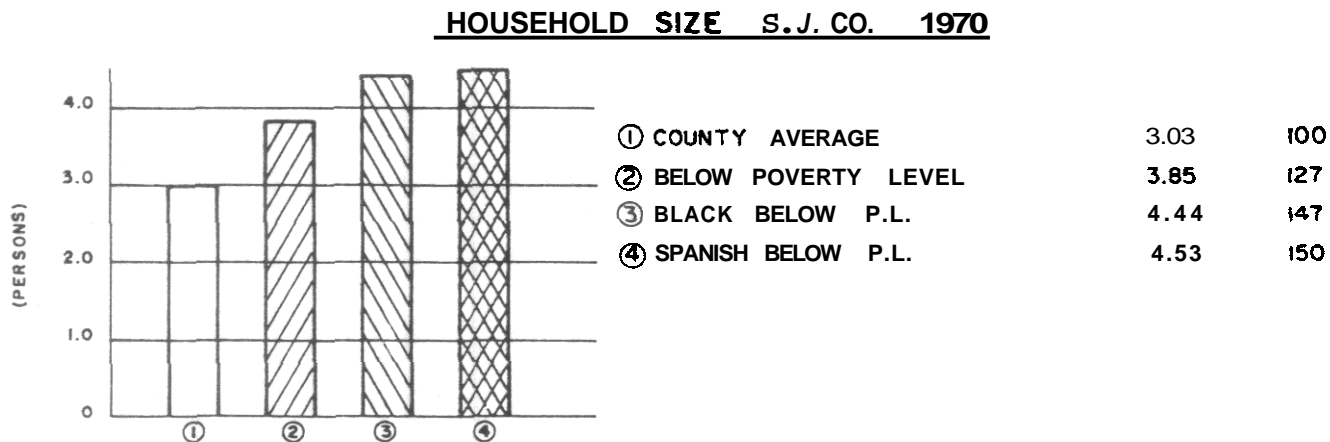
●HOUSEHOLD SIZE

There was a noticeable decrease in household size during the 1960's from 3.15 to 3.03. This decrease is reflected in all planning areas, except Lockeford-Clements where the household size stayed essentially the same. A comparison of household sizes by planning area reveals some significant trends: households tend to be larger in more rural areas and smaller in the

incorporated areas. The Stockton and Lodi Planning Areas have significantly smaller household sizes, attributable to the much smaller household sizes in the cities of Stockton and Lodi.

The household size of the minority population tends to be larger than the average for total County households. A comparison of data for Black and Spanish populations reveals that household size is 14 percent greater for the Black population and 25 percent greater for the Spanish population than the 1970 County average.

Household size of families below poverty level was also significantly greater than the 1970 County average. For all families below poverty level household size was 3.85. For Black and Spanish families below poverty level, household sizes were 4.44 and 4.53 respectively, or nearly 50 percent greater than the County-wide average.

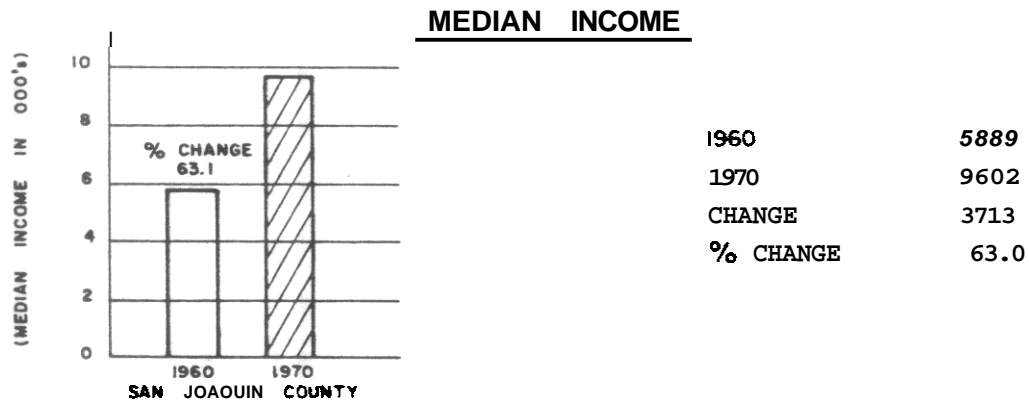


• INCOME

Median Income

Median income figures for the County and planning areas provide an indication of how the population divides by income. The median income figure is the middle of the income distribution e.g. half of the families earn less and half of the families earn more than the median figure. It is difficult to compare income figures over a decade because of inflation, however, such a comparison provides a basis for determining if improvements in the financial condition of the population occurred.

A comparison of median incomes in the County for 1959 and 1969, for example, reveal a 63 percent increase over the decade.



Some planning areas had greater median incomes than the County. The Lodi and Manteca-Lathrop Planning Areas had the highest medians in 1969 in the County. Comparing median incomes of cities with the unincorporated areas surrounding them reveals that family median incomes in cities generally exceed that of the surrounding unincorporated areas. However, the median income in the City of Ripon is lower than that of its unincorporated areas. In the Stockton, Lodi, Tracy and Manteca-Lathrop Planning Areas, the unincorporated areas experienced a greater percentage increase in median family income than the cities.

Poverty Income

The 1970 Census, for the first time, provided information on the poverty status of different segments of the population. This data provides us with an insight into the capacity of these people to provide adequate housing for themselves. The census classifies families, unrelated individuals, and total population as being above or below the poverty level using a poverty index which provides a range of income cutoffs adjusted to take into account such factors as family size, sex and age of family head, the number of children, and farm-non-farm residence. For example, the poverty thresholds used in the 1970 Census were \$3,743 for a non-farm family of four, and \$1,834 for unrelated individuals--persons either living alone or with others to whom they are not related.

In 1970 poverty status in the County and in the State was as follows:

| | POPULATION BELOW P.L. | | FAMILIES BELOW P.L. | | UNREL. NOV BELOW P.L. | |
|---------------------|-----------------------|---------|---------------------|---------|-----------------------|---------|
| | NO. | % TOTAL | NO. | % TOTAL | NO. | % TOTAL |
| STATE of CALIFORNIA | 2152716 | 10.8 | 421200 | 8.4 | 563218 | 24.2 |
| SAN JOAQUIN CO. | 40576 | 14.0 | 8179 | 11.2 | 9114 | 32.0 |

The data indicates that San Joaquin County was substantially above the Statewide averages in all poverty categories. Of the total 1970 County population, 40,576 were below the poverty level. There were 8,179 families below poverty level, or 11.2 percent of all families. Unrelated individuals below poverty level accounted for a significantly high 32 percent of all individuals, or 9,114 people.

Special Groups and Poverty Income

A closer examination of families, persons, and unrelated individuals below poverty level reveal that special groups are particularly affected. These groups are the elderly (i.e., those over 65), minority groups and families headed by women. Poverty status of the elderly in 1970 was as follows:

| | POPULATION BELOW P.L. | | FAMILIES BELOW P.L. | | UNREL. NOV BELOW P.L. | |
|------------------|-----------------------|-------------------|---------------------|-------------------|-----------------------|-------------------|
| | No. | % Pov. Level Pop. | No. | % Pov. Level Pop. | No. | % Pov. Level Pop. |
| TOTAL POPULATION | 40576 | 100.0 | 8179 | 100.0 | 9114 | 100.0 |
| ELDERLY | 6208 | 15.3 | 1407 | 17.2 | 3883 | 42.6 |

The data shows that there were 6208 elderly persons who were below the poverty level in 1970. These elderly poor constituted

15.3 percent of all persons below poverty level. The data also reveals that one out of every five elderly persons was below the poverty level in 1970. In addition, while only 10 percent of the population were classified as elderly, over 42 percent of all unrelated individuals below poverty level were elderly.

The data concerning minorities shows that they **also** comprise a disproportionate share of the poverty population in relation to their share of the County population.

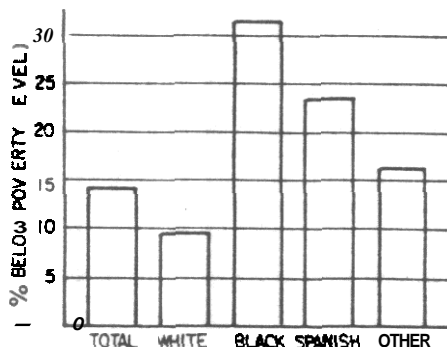
| | POPULATION BELOW P.L. | | FAMILIES BELOW P.L. | | UNREL. INDV. BELOW P.L. | |
|-----------------------|-----------------------|-------------------|---------------------|-------------------|-------------------------|-------------------|
| | No. | % Pov. Level Pop. | No. | % Pov. Level Pop. | No. | % Pov. Level Pop. |
| TOTAL POPULATION | 40576 | 100.0 | 8179 | 100.0 | 914 | 100.0 |
| MINORITY ¹ | 20559 | 50.7 | 3938 | 48.1 | 3070 | 33.7 |

While minorities comprised 29.9 percent of the 1970 population, they accounted for over 50 percent of this population below poverty level. The number of minority residents below poverty level was 20,559. Another significant finding was the disproportionate share of minority families below poverty level. Of the 8,179 families below poverty level, 3,938 or 48.1 percent were minority families.

Other interesting relationships become apparent when we examine the proportion of the population of each racial group which was below the poverty level.

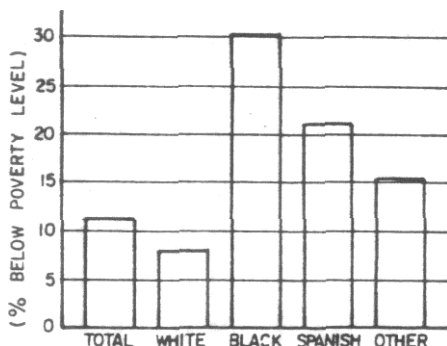
¹Includes Black, Spanish language or Spanish surname residents and "other" (i.e., Japanese, Chinese, Filipino, etc.)

PERCENTAGE OF POPULATION
OF EACH RACE BELOW POVERTY LEVEL



| | NO | % GROUP |
|---------|-------|---------|
| TOTAL | 40576 | 14.0 |
| WHITE • | 20017 | 9.8 |
| BLACK | 5145 | 32.5 |
| SPANISH | 12136 | 23.2 |
| OTHER | 3278 | 17.4 |

PERCENTAGE OF FAMILIES
OF EACH RACE BELOW POVERTY LEVEL



| | NO. | % GROUP |
|---------|------|---------|
| TOTAL | 8179 | 11.2 |
| WHITE • | 4241 | 7.7 |
| BLACK | 1015 | 30.6 |
| SPANISH | 2365 | 21.1 |
| OTHER | 558 | 15.7 |

* EXCLUDES SPANISH SURNAME OR SPANISH LANGUAGE RESIDENTS

The bar charts and data indicate that in relation to their respective populations, minorities experience a greater incidence of poverty than both the population as a whole and the "White" population. While only one out of every ten White residents (9.8 percent) was below poverty level, one out of every three Black residents (32.5 percent), one out of every five Spanish residents (23.2 percent), and one out of every six "other" residents (17.4 percent) were below the poverty level

The situation is similar when we consider the percentage of families of each race which were below poverty level. The incidence of poverty among Black families (30.6 percent) was approximately four times greater than among White families (7.7 percent). Among Spanish families, the incidence of poverty was 21.1 percent, or nearly three times greater than among White families. Among other families, the percentage of families below poverty level was 15.7 percent.

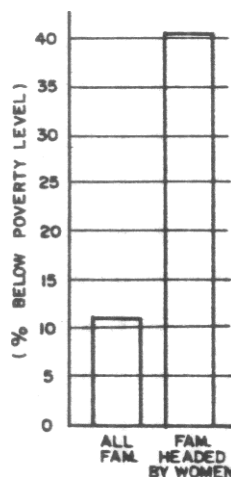
Families headed by women also experienced a significantly high incidence of poverty. In 1970, there were 3,133 families

FAMILIES BELOW POVERTY LEVEL

TOTAL POPULATION |
FAMILIES HEADED BY
WOMEN

headed by women which were below the poverty level. This number represented 38.3 percent of all families below poverty level. In addition, the incidence of poverty among families headed by women was nearly four times the rate for all families.

PERCENTAGE OF FAMILIES HEADED BY WOMEN BELOW POVERTY LEVEL



| | NQ | % GROUP |
|----------------------|------|---------|
| TOTAL FAM. | 8179 | 11.2 |
| FAM. HEADED BY WOMEN | 3133 | 40.3 |

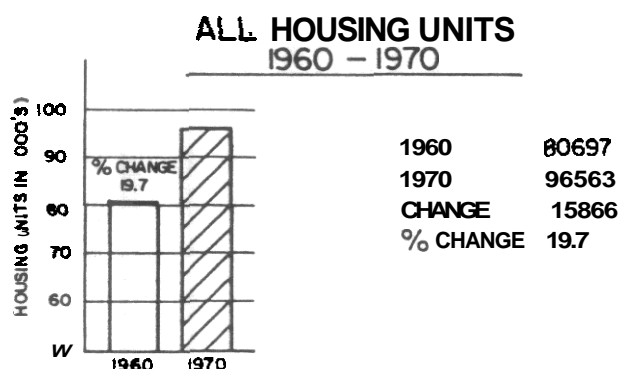
CHARACTERISTICS OF THE HOUSING STOCK

Analysis of data on the current housing stock is essential in order to draw conclusions about the nature of housing in the County. This examination will afford a perspective on the future supply and demand for housing.

•CHANGES IN NUMBER AND TYPE

Housing Stock

From 1960 to 1970 total year round housing units in the County increased by 15,866. This represents an average annual rate of growth of approximately 2% per year.

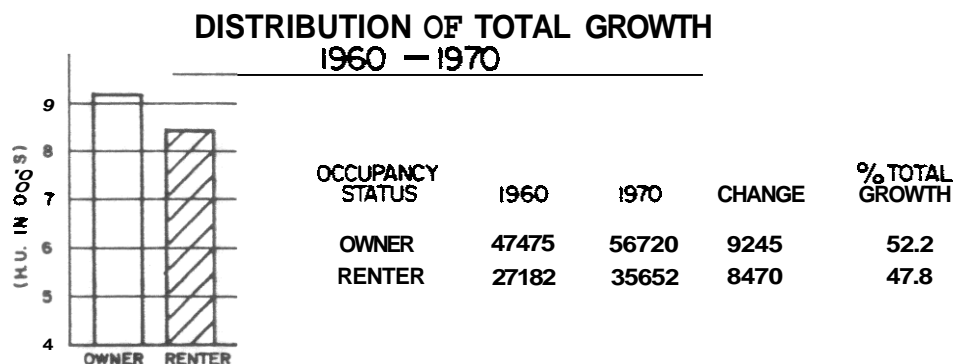


Accompanying this growth, there was a shift in the relative positions of owner occupied units and renter occupied units. In 1960, owner occupied units constituted 63.6 percent (47,475 units) of all occupied housing units. By 1970, this percentage had declined to 61.4 percent (56,720 units), indicating an increasing demand for multiple family renter units.

OWNER-RENTER STATUS 1960-1970

| | % OWNER | % RENTER |
|--------|---------|----------|
| 1960 | 63.6 | 36.4 |
| 1970 | 61.4 | 38.6 |
| CHANGE | - 2.2 | 2.2 |

Furthermore, of the 17,715 occupied housing units added from 1960 to 1970, only 9,245, or 52.2 percent, were owner occupied units.



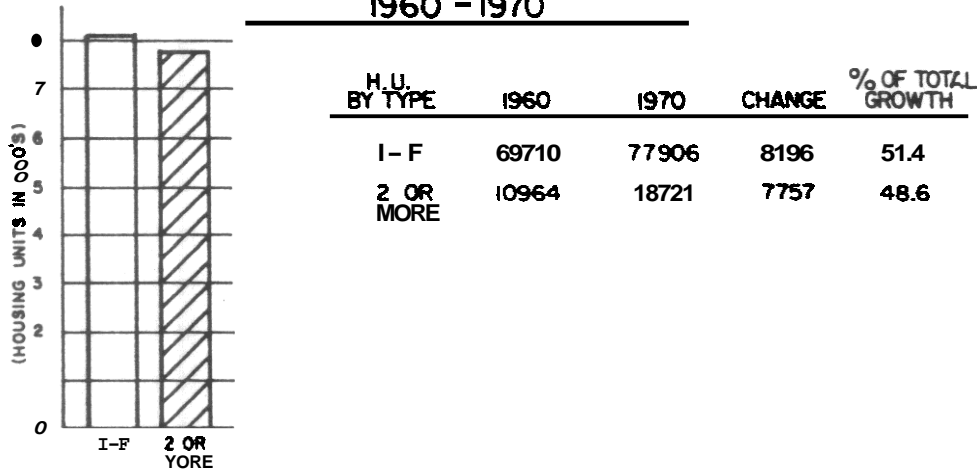
Type of Housing Unit

There are four basic types of units for which census data is available. Single family units (including mobilehomes), duplexes, small multiple family units (triplexes and four-plexes), and large multiple family units containing more than five units. Examination of census data and building permit data provides insight into the changing demand for types of dwelling units in the County and in various planning areas.

| | TOTAL UNITS | % SINGLE FAMILY | % 2-4 UNIT STRUCTURES | % 5 OR MORE UNIT STRUCTURES |
|------|----------------|--------------------|--------------------------|--------------------------------|
| 1960 | 80,674 | 86.4 | 5.7 | 7.8 |
| 1970 | 96,627 | 80.6 | 8.4 | 11.0 |

Despite the fact that in 1970, 80.6 percent of the housing units in the County were single family units, single family units accounted for only 51.4 percent of the increase in housing units over the decade. Of the 15,953 units added from 1960 to 1970, single family units comprised 8,196 and multiple family units 7,757. The percentage of multiple units (2 or more units in structure) increased from 13.5 percent overall (7.8 percent in 5 or more unit structures) to 19.4 percent (11.0 percent in 5 or more unit structures).

DISTRIBUTION OF TOTAL GROWTH 1960 - 1970



Building permit data from 1970 to 1973 confirms this trend toward the construction and increased demand for multiple family housing in the County. During this period, 46.8 percent of new residential construction were multiple family units. If we discount mobilehomes, the percentage of single family units was only **44** percent.

Significant also to this discussion of housing unit type is the fact that mobilehomes during the 1970-1973 period constituted 17 percent of all single family units, or, in other words, approximately one out of every 6 single family units was a mobilehome. This trend was most conspicuous in 1972 and 1973 when 29 percent and 20 percent respectively of all building permits for single family units were for mobilehomes.

The most striking thing about the distribution of housing units by type for the more urbanized planning areas was the contrast between the cities and unincorporated areas in 1970. For example, in the Stockton Planning Area, 93 percent of the unincorporated area's housing and **66.7** percent of the City's stock were single family units. Furthermore, 20 percent of the City's stock was in large multiple units (5 or more units per structure) while only 3 percent of the unincorporated area's units were in such structures. This pattern holds true for the other urbanized planning areas. Generally, the less urbanized and unincorporated planning areas continued to be dominated by single family units in 1970. Higher density residential land uses seem to be attracted to the cores of the more urbanized planning areas.

• OVERCROWDING

Overcrowding, as defined by the Census, occurs when there is more than one person per habitable room. Severe overcrowding is defined as more than 1.5 persons per habitable room. The incidence of overcrowding in 1960 and in 1970 for the County was:

| | TOTAL OCCUPIED UNITS | NUMBER OF OVERCROWDED UNITS | PERCENT OVERCROWDED | PERCENT SEVERELY OVERCROWDED |
|------|----------------------------|-----------------------------------|------------------------|---------------------------------|
| 1960 | 94,657 | 8,840 | 11.8 | NA |
| 1970 | 92,372 | 8,854 | 9.6 | 2.8 |

While overcrowding decreased from 1960 to 1970 in the County, it still was a major problem. At the time of the 1970 Census, nearly one out of every 10 households in the County were overcrowded. In addition, of the 8,854 units overcrowded in 1970, 2,552 were severely overcrowded. Forty-five percent of these severely overcrowded units were occupied by persons of Spanish language or Spanish surname, although this group comprised only 18.1 percent of the 1970 population.

*VACANCY RATES

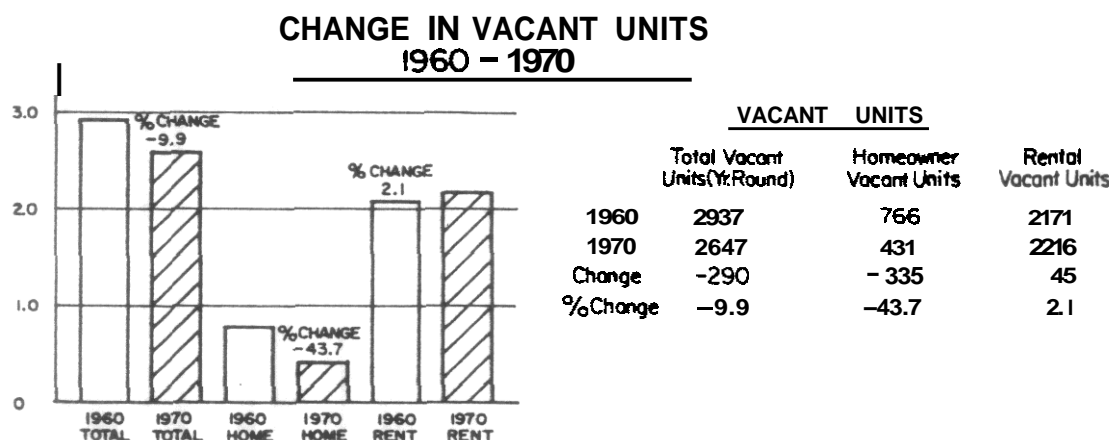
The vacancy rate is the ratio of available vacant units to all available units. The homeowner vacancy rate is the ratio of all available vacant units for sale to all units available for homeownership. The rental vacancy rate is expressed as the ratio of all vacant rental units to all units for rent. An acceptable vacancy rate is frequently considered to be between 3.0 and 4.0 percent. A vacancy rate lower than this indicates a shortage of available housing units and a lack of market flexibility.

Examination of vacancy rate information shows that the vacancy rate for the County declined markedly from 1960 to 1970. In 1970, the rate for the County was 2.8 percent indicating that there is some lack of market flexibility. The 1970 vacancy rate for the County for units for sale is significantly below normal, while the rate for units for rent was notably above the acceptable range.

VACANCY RATES--SAN JOAQUIN COUNTY

| | <u>OVERALL</u> | <u>HOMEOWNER</u> | <u>RENTAL</u> |
|--------|----------------|------------------|---------------|
| 1960 | 3.8 | 16 | 7.4 |
| 1970 | 2.8 | 0.8 | 5.9 |
| CHANGE | -1.0 | - 0.8 | - 1.5 |

Of greater impact, perhaps, is the fact that, although there were 17,425 more available housing units in 1970 than in 1960, there were 335 less homeowner vacant units and only 45 more rental vacant units. Thus, the demand for housing, especially homeowner housing, has greatly intensified since 1960.



Without exception, the vacancy rate for units for sale was well below normal in all planning areas. The vacancy rate for units for rent was significantly above the acceptable level in the more urbanized planning areas. In the less urbanized planning areas, the rental vacancy pattern was less well defined.

Although an acceptable vacancy rate may indicate adequate market flexibility in any given area, it may not meet housing demand in specific areas. It may not provide adequate freedom of choice within rental and housing value categories in specific neighborhoods. For example, although the overall vacancy rate in the Stockton Planning Area was 3.0 in 1970, certain

census tracts, or neighborhoods, had significantly lower rates.

Median Values and Rents

In 1970 the median value of owner occupied units and the median monthly contract rent for renter occupied housing units were:

| | MEDIAN VALUE | MEDIAN RENT |
|--------------------|-----------------|----------------|
| CALIFORNIA | \$23,100 | \$ 113 |
| SAN JOAQUIN COUNTY | 16,500 | 84 |

Thus, San Joaquin County was significantly below the Statewide averages for the values of homes and monthly rent paid.

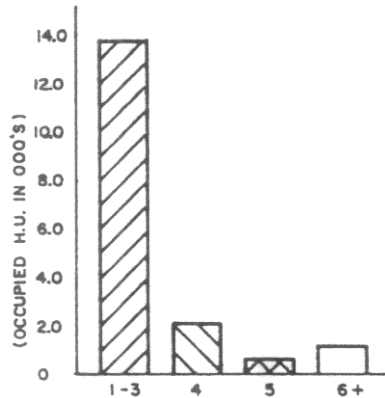
● PERSONS PER OCCUPIED HOUSING UNIT

The decrease in household size during 1960-1970 from 3.15 to 3.03 was attributable to the fact that, over the decade, there was a three percent increase in the percentage of units with three or fewer occupants and a decrease in the percentages of four, five and six or more person households.

| | TOTAL OCCUPIED HOUSING UNITS | % 1-3 PERSON UNITS | % 4 PERSON UNITS | % 5 PERSON UNITS | % 6 OR MORE PERSON UNITS |
|--------|---------------------------------------|--------------------------|------------------------|------------------------|--------------------------------|
| 1960 | 74,657 | 62.3 | 16.6 | 11.0 | 10.1 |
| 1970 | 92,372 | 65.4 | 15.6 | 9.7 | 9.3 |
| CHANGE | 17,715 | 3.1 | - 1.0 | - 1.3 | - .8 |

Of the 17,715 occupied housing units added from 1960 to 1970, 13,877 units, or 78.3 percent, were 1-3 person units. Thus, the data indicates an apparent and increasing demand for housing units which will accommodate three or less person households.

DISTRIBUTION OF TOTAL GROWTH 1960 - 1970



| OCCUPIED H. U BY UNITS OF PERSONS | 1960 | 1970 | CHANGE | % TOTAL GROWTH |
|---|-------|-------|--------|-------------------|
| 1-3 | 46514 | 60391 | 13877 | 78.3 |
| 4 | 12372 | 14440 | 2068 | 11.7 |
| 5 | 8234 | 8916 | 682 | 3.8 |
| 6+ | 7537 | 8625 | 1088 | 6.1 |

*CONDITION AND AGE OF HOUSING

Condition of Existing Housing

All estimates of future housing needs must be based on the quantity and condition of the existing housing stock.

Unfortunately, the 1970 census did not classify units by condition. Consequently, in neighborhoods where the most severe housing conditions were known to exist, a detailed condition survey **was** conducted to provide accurate data.¹

These neighborhoods were located almost exclusively in the Stockton and Tracy Planning Areas. In other planning areas, data concerning condition was based on the information provided by local planning departments and on condition data contained in the 1969 Special Census of the unincorporated areas of San Joaquin County. Using this composite approach, the following picture of the condition of the housing stock emerged:

- 1) Over 6,100 housing units in the County need to be replaced. This number accounted for approximately six percent of the total 1970 housing stock.
- 2) The majority, 72 percent, of the seriously deteriorating housing in the County was located in the Stockton Planning Area. The number of Housing units was 4,387.

¹For a discussion concerning methodology for the Housing Condition Survey, see the publication Housing Condition Survey Coding Manual.

- 3) In the planning areas condition surveyed, the percentage of housing units which were seriously deteriorated was significantly greater in the unincorporated area than in the incorporated portion of the planning areas.

With respect to this last point, one contributing factor to this situation was the time gap between the adoption of a uniform building code in the County and cities. The City of Stockton adopted its code in 1927, while the County did not adopt its code until 1953. Similarly, the City of Tracy implemented such an ordinance ten years before the County's went into effect.

Age of Housing

Median age of year round housing units in the County increased from 17.9 to 19.3 years. This increase came in spite of a net **loss** of 9,328 housing units which existed in 1960. To explain, in 1960 there were 36,235 housing units over 21 years of age. Ten years later, there were only 28,920 housing units (now over 31 years old) remaining, a **loss** of 7,315 units. Similarly, 1,960 units in the 11-20 age category experienced a decrease of 2,128 units by 1970. Units which were ten years old or newer in 1960 showed a slight increase of 115 units in 1970. The sum of these losses and gains in 1960 year round housing units was -9,328. This was a decrease of 11.6 percent in the 1960 housing stock, or an average annual rate of **loss** of 1.16 percent. This **loss** was due to demolitions and conversions. It is interesting to note that more than 75 percent of the units **lost** from the 1960 housing stock would have been over 30 years old in 1970.

AGE OF YEAR ROUND HOUSING UNITS 1960 & 1970

| 1960 | — | 0-10 | 11-20 | 21+ | TOTAL UNITS | MEDIAN AGE |
|--------|-------|-------|-------|-------|----------------|---------------|
| 1970 | 0-10 | 11-20 | 21-30 | 31+ | | |
| 1960 | — | 24660 | 19790 | 36235 | 80685 | 17.9 |
| ism | 25270 | 24775 | 17662 | 28920 | 96627 | 19.3 |
| CHANGE | 25270 | 115 | -2128 | -7315 | 15954 | 1.4 |

NET CHANGE, 1960 UNITS: -9328 % LOSS, 1960 UNITS: 11.6

Generally, despite recent construction and a higher rate of **loss** among housing units more than 30 years old, the housing stock is aging in each of the planning areas with the exception of the Manteca-Lathrop Planning Area.

HOUSING INCOME RELATIONSHIPS

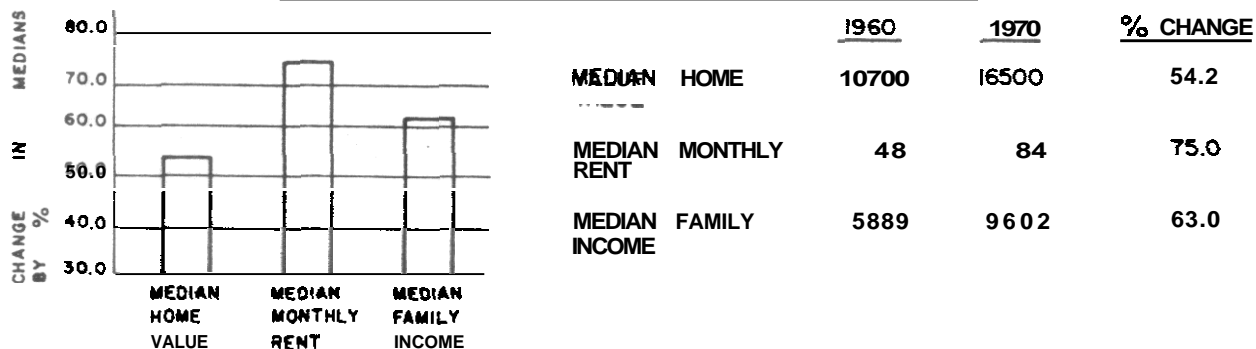
An examination concerning the relationship between housing and income is essential in establishing a framework for analyzing the housing needs of the population, especially those for special groups.

In order to determine the extent to which housing costs are becoming burdensome, it is necessary to examine data which indicates ability to obtain adequate housing.

• INCREASES IN THE COST OF HOUSING AND INCOMES

The following bar chart and table relate the increase in home values and rents with the increase in family income for the period 1960-1970 in San Joaquin County.

**PERCENTAGE INCREASE IN HOME VALUES,
RENTS, & FAMILY INCOMES 1960-1970**



Between 1960 and 1970 the increase in family incomes exceeded the increase in home values, indicating that residents in the County were, on the average, spending a smaller portion of their incomes for homes in 1970 than in 1960. Just the opposite was true for families who were renting. The percentage increase in the median monthly rent significantly exceeded the percentage increase in family income.

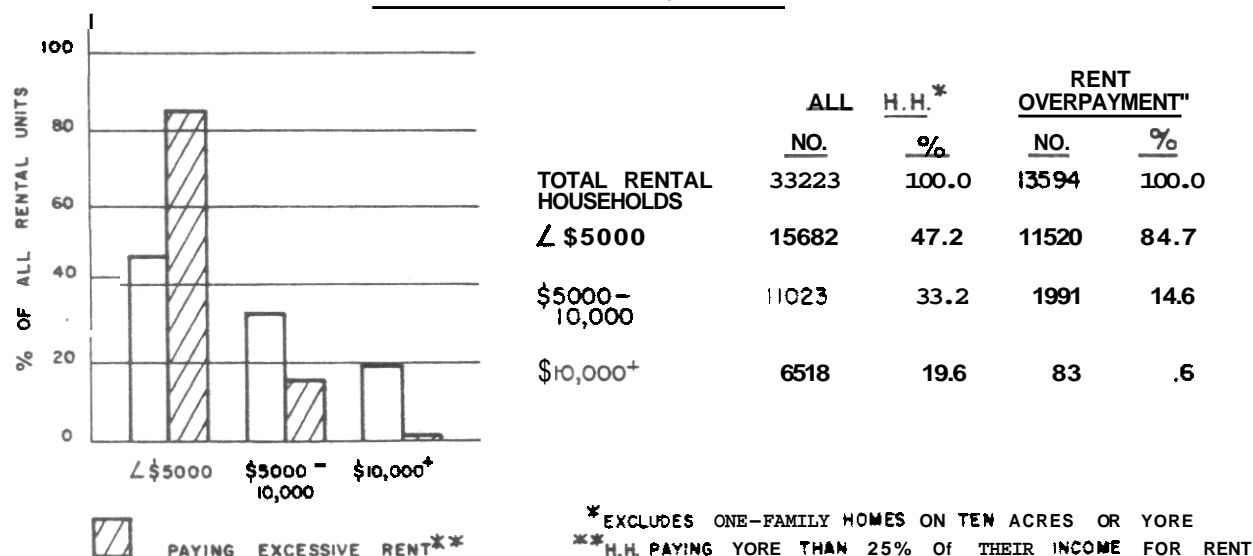
Analysis of changes in median value of home, rent and incomes by planning areas and within planning areas reveals notable variation from the County averages. For example, in the Stockton Planning Area, the change in the median family income was 60 percent while the change in median home values and median monthly rents were 51 percent and 78 percent respectively.

In the downtown area of Stockton and in southern Stockton, the situation was quite different. The percentage increase in both median value of homes and median monthly rents exceeded the percentage increase in median family incomes, indicating that residents were spending a larger portion of their income for housing in 1970 than in 1960.

● RENT AND INCOME

Gross rent (contract rent plus estimated average monthly cost of utilities and fuel) as a percentage of income provides an insight into what portion of a renter's income is being devoted to housing. If we proceed on the assumption that renters are overspending on housing when they must spend over a quarter of their income to secure rental accommodations, then the following picture of the 1970 rental housing situation in San Joaquin County emerges.

**RENTAL HOUSEHOLDS BY
INCOME CATEGORY, 1970**



Households earning less than \$5,000 account for 15,682 households or 47.2 percent of all rental households. However, this group accounted for 84.7 percent (11,520 households) of all households paying excessive rent.

In contrast to these lower income households, households earning more than \$10,000 per year comprised less than one percent (83 households) of all households paying more than 25 percent of their income for gross rent.

Among lower income households, certain subgroups experienced burdensome housing expenses more frequently than others. These subgroups are the elderly, households headed by women, and minorities. For the elderly, the situation was as follows:

**RENTING HOUSEHOLDS WITH
INCOMES LESS THAN \$5,000 ***

| | <u>ALL HOUSEHOLDS</u> | | <u>PAYING EXCESSIVE RENT</u> | |
|---------|-----------------------|-------|------------------------------|-------|
| | NO. | % | NO. | % |
| TOTAL | 15,682 | 100.0 | 11,520 | 100.0 |
| ELDERLY | 5,236 | 33.4 | 3,805 | 33.0 |

Of the 11,520 lower income households (under \$5,000 per year) paying excessive rent, 3,805, or one-third, were elderly households.

Households headed by women exhibited similar characteristics. In 1970, there were 2,649 households headed by women paying excessive rent. This represented 23 percent of all such households. Put another way, nearly one out of every four lower income households which paid excessive rent were headed by women.

**RENTING HOUSEHOLDS WITH
INCOMES LESS THAN \$5000 ***

| | <u>ALL HOUSEHOLDS</u> | | <u>PAYING EXCESSIVE RENT</u> | |
|--------------------|-----------------------|-------|------------------------------|-------|
| | NO. | % | NO. | % |
| TOTAL | 15,682 | 100.0 | 11,250 | 100.0 |
| HEADED BY WOMEN | 3,264 | 20.8 | 2,649 | 23.0 |

* EXCLUDES ONE-FAMILY HOMES ON TEN ACRES OR MORE

The data concerning lower income households headed by minorities unfortunately was incomplete. However, data was available for households headed by Spanish language or Spanish surname residents and for Black households with incomes less than \$10,000. Examination of this data will provide some indication of the extent to which excessive rental payments were borne by minorities. For Spanish language or Spanish surname headed households, the following characteristics were observed:

RENTING HOUSEHOLDS WITH
INCOMES LESS THAN \$5,000*

| | <u>ALL HOUSEHOLDS</u> | | <u>PAYING EXCESSIVE RENT</u> | |
|-----------------------|-----------------------|-------|------------------------------|-------|
| | NO. | % | NO. | % |
| TOTAL | 15,682 | 100.0 | 11,520 | 100.0 |
| SPANISH HOUSEHOLDS | 3,186 | 20.3 | 2,095 | 18.2 |

*EXCLUDES ONE-FAMILY HOMES ON 10 ACRES OR MORE AND ALL NO CASH RENT UNITS

The data shows that nearly one out of every five households paying excessive rent were headed by Spanish surname or Spanish language residents. The number was 2,095.

For Black households, of the 2,187 earning less than \$10,000, the number paying excessive rent was 1,298. If we assume that the percentages of Black rental households in each income category (i.e., less than \$5,000, \$5,000-10,000 and over (\$10,000) approximated the County averages and that the percentages of Black rental households in each income category paying excessive rent did also, then the rental housing situation for lower income Black Households was as follows:

RENTING HOUSEHOLDS WITH
INCOMES LESS THAN \$5,000*

| | <u>ALL HOUSEHOLDS</u> | | <u>PAYING EXCESSIVE RENT</u> | |
|---------------------|-----------------------|-------|------------------------------|------------|
| | NO. | % | NO. | % |
| TOTAL | 15,682 | 100.0 | 11,520 | 100.0 |
| BLACK HOUSEHOLDS | 1,283 | 8.2 | 1,107 | 9.6 |

*EXCLUDES ONE-FAMILY HOMES ON TEN ACRES OR MORE

These figures reveal that one out of every ten lower income households paying excessive rent were headed by Black residents. The number was 1,107.

The composite picture of the rental housing situation for lower income minorities was:

**RENTING HOUSEHOLDS WITH
INCOMES LESS THAN \$ 5,000***

| | <u>ALL HOUSEHOLDS</u> | | <u>PAYING EXCESSIVE RENT</u> | |
|---------------|-----------------------|-------|------------------------------|-------|
| | NO. | % | NO. | % |
| TOTAL | 15,682 | 100.0 | 11,520 | 100.0 |
| MINORITIES ** | 4,469 | 28.5 | 3,202 | 27.8 |

* EXCLUDES ONE-FAMILY HOMES ON 10 ACRES OR MORE

** EXCLUDES "OTHERS"

Thus, there were at least 3,202 lower income minority households paying excessive rent. This represented 27.8 percent of all rental households paying excessive rent.

The data presented clearly supports the contention that lower income households are the ones most frequently burdened by housing expenses. The findings imply that such households have few options. They must pay the market rate for housing, regardless of the economic burden it may impose. The limited alternatives available to lower income households mean that they are faced with the prospect of renting a substandard dwelling, a unit too small for their family, or a unit which is otherwise inadequate for their needs. Additionally, the incomes of many such households are relatively fixed. Their sources of income are often social security, public assistance, or pensions which are not as readily adjusted to inflationary trends as are those of households in the higher income ranges.

● **HOMEOWNERSHIP AND INCOME**

The extent to which homeowners experienced burdensome housing expenses in 1970 is more difficult to determine than that for renters because the costs of homeownership are more complex. Such factors as mortgage interest rate, length of ownership and

original purchase price, maintenance expenses, quality and location of the home, and benefits from property tax and interest deductions all influence homeownership costs. Nevertheless, an estimate of the number of homeowners burdened by housing expenses can be provided which recognizes variations in actual housing expenditures. This estimate is based on budget calculations by household size by the Bureau of Labor Statistics.

The Bureau of Labor Statistics analyzes costs of living and publishes estimates of the budgets necessary for maintaining various "standards of living." These budgets vary by household size and composition. The budgets necessary for maintaining the lowest standard of living for different households sizes are shown below.

ESTIMATES OF LOW BUDGETS, 1970

| HOUSEHOLD SIZE | LOW BUDGET | |
|----------------|--------------|------------------------|
| | TOTAL BUDGET | MINUS HOUSING EXPENSES |
| 1 | 2,460 | 1,907 |
| 2 | 4,150 | 3,216 |
| 3 | 5,918 | 4,857 |
| 4 | 7,379 | 5,719 |
| 5 | 8,762 | 6,791 |
| 6 | 9,992 | 7,744 |

SOURCE: BUREAU OF LABOR STATISTICS (STANDARD FAMILY BUDGETS WERE TAKEN FROM "LIVING COSTS IN PACIFIC CITIES SPRING 1970, SF BLS BULLETIN Q-101, EQUIVALENT FACTORS FOR NON-STANDARD HOUSEHOLD SIZES WERE ESTIMATED FROM THE BLS "REVISED EQUIVALENCE SCALE FOR YRBAY FAMILIES OF DIFFERENT SIZE, AGE, AND COMPOSITION" WHICH IS DESCRIBED IN BLS BULLETIN 1570-2)

The BLS Budgets are broken down by categories of living expenses, including housing expenses. For the purpose of this estimate, it was assumed that a homeowner whose income is less than an amount equal to the BLS low budget minus housing expenses, is too poor to maintain his home even if the mortgage is paid off.

Given these parameters, the number of homeowners by household size which had incomes below the BLS "low budget minus housing expenses" was:

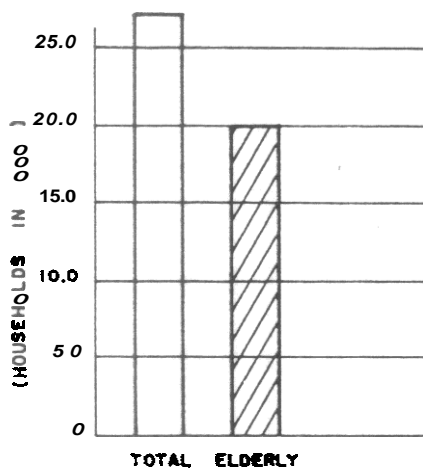
| HOUSEHOLD SIZE | LESS THAN BLS LOW BUDGET MINUS HOUSING EXPENSES | |
|----------------|--|---------------------|
| | NO. | % GROUP (H.H. SIZE) |
| | 2,706 | 37.2 |
| 2 | 3,012 | 16.4 |
| 3 | 1,099 | 12.5 |
| 4 | 955 | 9.0 |
| 5 | 824 | 13.2 |
| 6 ⁺ | 1,200 | 21.9 |
| TOTALS | 9,796 | 17.3 |

SOURCES: BUREAU OF LABOR STATISTICS. BULLETINS 0-101,
1570-2 METROPOLITAN HOUSING CHARACTERISTICS,
STOCKTON, TABLE A-3

In 1970, there were 9,796 owner-occupied housing units which experienced burdensome housing expenses. This represented 17.3 percent, or approximately one in every six, owner-occupied housing units. The data also shows that a significant percentage of one person households (37.2 percent) and of six or more person households (21.9 percent) had incomes too low to adequately maintain their homes.

Unfortunately, data for subgroups of homeowners who experienced burdensome housing expenses was severely incomplete. However, for single elderly homeowners data was available. For this group the housing situation was as follows:

ONE PERSON OWNER-OCCUPIED HOUSEHOLDS BURDENED BY HOUSING EXPENSES



SOURCE: BLS, STOCKTON METROPOLITAN HOUSING CHARACTERISTICS, TABLE A-7

The bar chart and statistics reveal that three out of every four one person owner-occupied housing units which had incomes too low to adequately maintain their homes were elderly homeowners. The number was 2031.

PROJECTIONS OF HOUSING NEED

Any assessment of the housing need in San Joaquin County must involve consideration of the following basic questions:

- 1) What will be the size of the future population?
- 2) How many housing units will be needed to provide for the increase in population?
- 3) How many housing units will be needed to replace deteriorated units? How many housing units will be needed to maintain an adequate vacancy rate? To end overcrowding?
- 4) How many housing units will be needed for low and moderate income households?
- 5) What types of housing units will be needed?

Resolutions of these questions involves the formulation of reasonable assumptions and application of the findings and trends derived from a consideration of population, housing and housing and income characteristics.

● FUTURE POPULATION

Estimates of the future population of the County have already been prepared as part of the San Joaquin County Community Development Program by consultants for the program. Local input was provided by the County and City Planning Staffs who distributed the projected County population to each planning area assuming an average annual rate of change.

The table below presents the projected population growth for San Joaquin County:

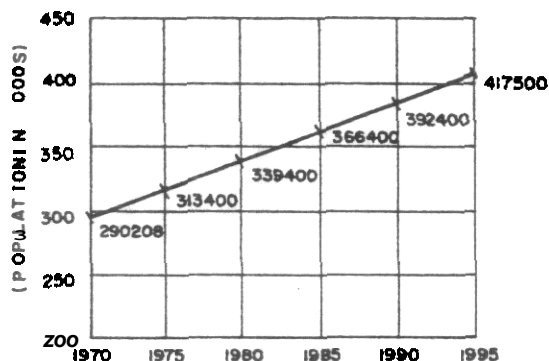
PROJECTED POPULATION—SAN JOAQUIN COUNTY 1970—1995

| | <u>1970</u> | <u>1975</u> | <u>1980</u> | <u>1985</u> | <u>1990</u> | <u>1995</u> |
|------|-------------|-------------|-------------|-------------|-------------|-------------|
| HIGH | 290,208 | 313,400 | 339,400 | 366,400 | 392,400 | 417,500 |
| LOW | 290,208 | 33,000 | 334,000 | 355,000 | 375,000 | 400,000 |

As one can see from the table, there are two projections. Discussion of the use of the population projection in planning led to the agreement that there should be a range of projected growth. It was determined that the projection developed by the consultants to the Community Development Program would provide the low figure of the range and that the 1971 State Department of Finance Projection, which basically assumed a higher birth rate and proportional distribution of State in-migration in 1970, would provide the high figure. The range thus established provides decision makers with some feelings for the possible alternatives in terms of population size which would have to be accommodated. For purposes of this report, estimates of housing need are based on the high growth figures.

On the basis of the high growth figures, it is estimated that between 1970 and 1995, the population of San Joaquin County will increase by approximately 127,000 people, 57 percent of which will reside in the Stockton Planning Area.

CDP POPULATION PROJECTION 1970 -1995



| YR. | NO. | Change | % Change |
|------|--------|--------|----------|
| 1970 | 290208 | | |
| 1975 | 313400 | 23192 | 8.0 |
| 1980 | 339400 | 26000 | 8.3 |
| 1985 | 366400 | 27000 | 8.0 |
| 1990 | 392400 | 26000 | 7.1 |
| 1995 | 417500 | 25100 | 6.4 |

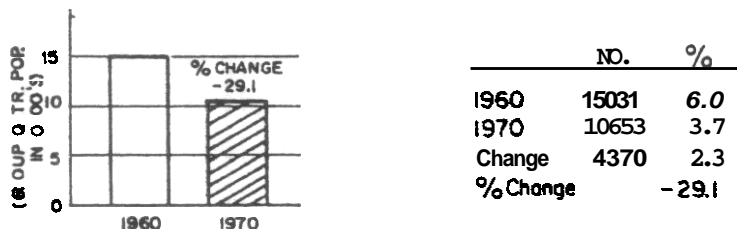
The rate of growth is expected to be at its highest between 1970 and 1985 and decline for the remainder of the period.

Population in Group Quarters

Group quarters are generally defined as living arrangements for institutional inmates or for other groups containing five or more persons not related to the person in charge. Such quarters generally include boarding houses, military barracks, college dormitories, hospitals, monasteries, convents, ships and youth reformitories. Examination of the changes in the group quarter population is necessary in order to refine projections of additional housing units needed in the County.

Over the decade the percent of the population in group quarters declined from 6 percent to 3.7 percent, a decrease of 4,376 persons.

GROUP QUARTER POPULATION 1960-1970



As with other housing characteristics, the percentage change in the group quarter population varied between planning areas. For example, of the more urbanized planning areas, the Stockton Planning Area experienced the sharpest decline in group quarter population. The Lodi Planning Area, on the other hand, experienced a slight percentage increase in group quartered residents. Generally, the decline in the group quarter population in the County is best reflected in the decline in the non-institutional group quarter population. This reduction is largely attributable to the increasing mechanization of agriculture.

●HOUSING NEEDS

New Households

A determination of the number of housing units needed to house the increase in population is based on three major elements: 1) Projected population, 2) Percentage of the total population expected in households, and 3) The population per occupied housing unit.

The projected population of the County has been discussed. The percentage of the population in households for each five year interval to 1995 was estimated on the basis of past trends and on the anticipated continued decline of the group quarter population.*

*Group quarter residents include individuals in labor camps, institutions, rooming houses, military barracks, college dormitories, fraternity and sorority houses, hospitals, monasteries, convents and ships. It was felt that only the decline of individuals in labor camps could be projected with any degree of reliability. Consequently, for the remaining people in group quarters, it was decided to hold the number constant over the estimation period.

POPULATION IN HOUSEHOLDS 1960 - 1995

| | 1960 | 1970 | 1975 | 1980 | 1985 | 1990 | 1995 |
|--------------------------------|---------|---------|---------|---------|---------|---------|---------|
| POPULATION IN HOUSEHOLDS | 235,170 | 279,644 | 302,909 | 328,664 | 356,203 | 382,321 | 407,554 |
| % TOTAL POPULATION | 94.1 | 96.3 | 96.7 | 97.0 | 97.2 | 97.4 | 97.6 |

Population in households is expected to increase by approximately 128,000 from 1970 to 1995. This represents a 46 percent change over the 1970 figure. During this period, the percentage of the total population in households is expected to increase from 94.1 to 97.6. The group quarter population will essentially remain static, experiencing a net **loss** of 608 individuals from 1970 to 1995.

Population per occupied housing unit was projected for each interval year to 1995. The projection **was** based on past trends, assumptions concerning the increase in one and two person households, on the expected continued decline in the birth rate and on changing social values. The projected population per occupied housing unit **was**:

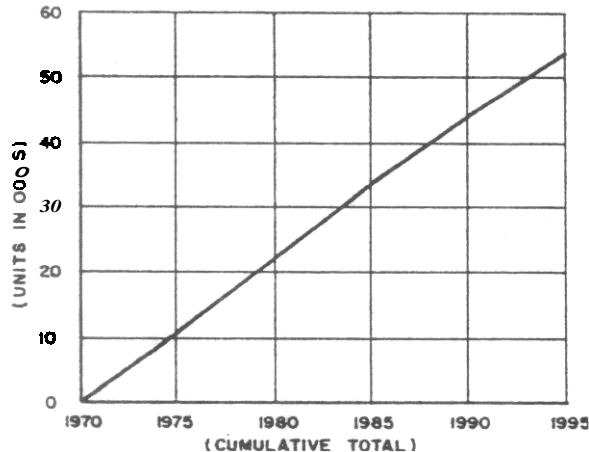
**POPULATION PER OCCUPIED
HOUSING UNIT 1960 - 1995**

| | 1960 | 1970 | 1975 | 1980 | 1985 | 1990 | 1995 |
|--|------|------|------|------|------|------|------|
| POPULATION PER OCCUPIED HOUSING UNIT | 3.15 | 3.03 | 2.94 | 2.87 | 2.83 | 2.80 | 2.79 |

On the basis of this projection, population per occupied housing unit will decline from 3.03 in 1970 to 2.79 **by** 1995.

Given these inputs, **it** is a relatively simple task to calculate the total number of occupied housing units for each interval year. This is done by dividing the population in households by the population per occupied housing unit. The difference in occupied housing units from one interval year to the next yields the number of housing units needed to house the increase in population. This information is summarized in the graph and table below:

HOUSING UNITS NEEDED FOR POPULATION GROWTH 1970 - 1995



| YR. | NO. | CUMULATIVE TOTAL |
|------|-------|------------------|
| 1975 | 10703 | 10703 |
| 1980 | 11288 | 21991 |
| 1985 | 11625 | 33616 |
| 1990 | 10405 | 44021 |
| 1995 | 9431 | 53452 |

The number of housing units which will be needed to accommodate the increase in population from 1970 to 1995 is estimated at 53,542 units. This represents 55.4 percent of the existing 1970 housing stock. Put another way, for every two housing units which existed in 1970, at least one additional one will have to be constructed simply to keep pace with the projected population growth.

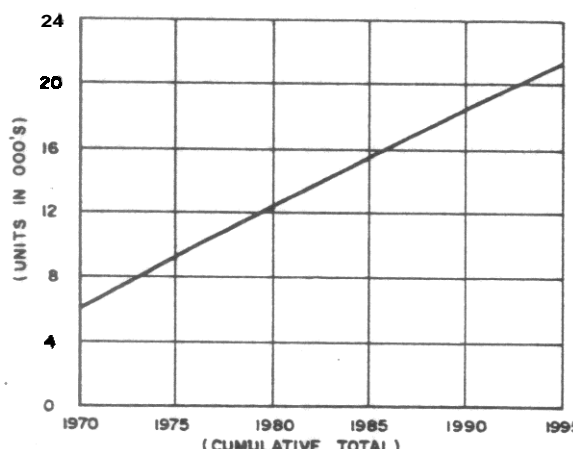
Additional Units Needed

Housing units needed for the increase in population is only one component of the housing needs equation. To arrive at a total estimate of need, projections were made of the additional number of new units which would be required to replace delapidated or deteriorating units, to end overcrowding (i.e., more than one person per habitable room), and to maintain an adequate vacancy rate (in order to provide adequate housing choice). The total housing needs estimate thus arrived at, then, is an optimal figure which assumes that, if met, each family will be adequately housed.

In determining the number of units needed to replace delapidated or otherwise uninhabitable units expected to be lost subsequent to 1970, loss rates had to be calculated for each planning area. These rates were derived from the detailed condition of housing

survey, from condition data provided in the 1969 special census, and from information provided by local planning departments. They were adjusted on the basis of 1960-1970 age data (which indicated **loss** to the housing stock during the decade). Once the rate of **loss** was established for each planning area, the data was applied to the 1970 base stock in five year increments. It was assumed that units **so** poor as to be uninhabitable would be replaced by new units. Thus, these new units would not increase the overall housing stock. Units which were added during the estimation period (1970-1995) were considered to be habitable throughout the period. The total number of new units in the County which would be needed to replace obsolete units was simply the sum of the planning area totals. This information is provided in the graph and table below:

HOUSING UNITS NEEDED TO REPLACE DETERIORATED UNITS



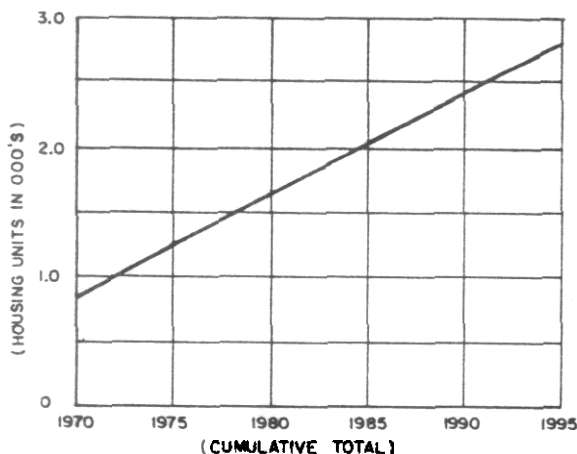
| YR. | NO. | CUMULATIVE TOTAL |
|------|------|---------------------|
| 1970 | 6115 | 6115 |
| 1975 | 3310 | 9425 |
| 1980 | 3175 | 12600 |
| 1985 | 3049 | 15649 |
| 1990 | 2927 | 18576 |
| 1995 | 2807 | 21385 |

The projection indicates that by 1995, 21,383 new units need to be constructed to replace delapidated units. This represents 22 percent of the 1970 housing stock. The graph and data show that in 1970, 6,115 units needed replacement and that an additional 3,310 should be replaced by 1975. This projection and other projections of the components of housing need assume that the backlog of housing needs which were not satisfied in 1970 would be satisfied by 1975, in addition to the housing needs accumulated from 1970 to 1975. The projections assume, ideally, that the needs accumulated by each interval year have been met by that year.

In addition to providing replacement units for substandard housing units, new housing units are needed in order to eliminate overcrowded units. In estimating the number of units needed to end overcrowding, it was assumed that approximately one new unit would have to be constructed for every two overcrowded units. It was also assumed that, if the optimum is met, there will be no overcrowding after 1975. The total number of units necessary to eliminate overcrowding was estimated at 4,428.

The final criteria employed to arrive at optimum housing need was the provision of an adequate vacancy rate. Maintaining an adequate vacancy rate (3.0-4.0 percent) is essential to provide for reasonable flexibility in housing choice. In determining units needed to maintain an adequate vacancy rate, the number of vacant units which would comprise 3.5 percent of the sum of the 1970 housing stock and the number of units needed to end overcrowding were first computed. The actual number of existing vacant units for sale or rent in the County and in each planning area was then subtracted from this optimum number. The results of these computations provided the net number of units necessary to establish an adequate vacancy rate. The total number of units in five year intervals was:

HOUSING UNITS NEEDED TO MAINTAIN ADEQUATE VACANCY RATE

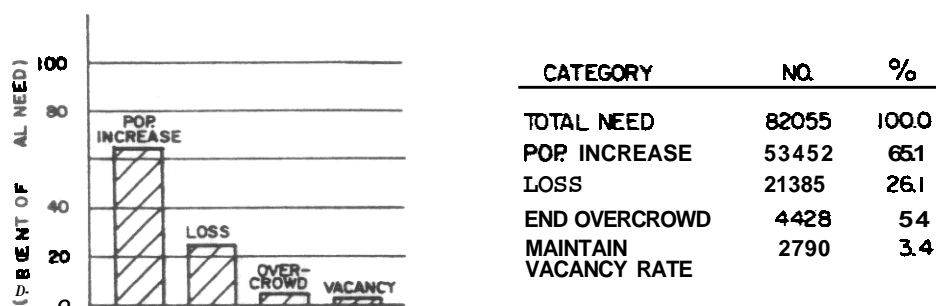


| YR. | NO | CUMULATIVE TOTAL |
|------|-----|---------------------|
| 1970 | 888 | 888 |
| 1975 | 382 | 1270 |
| 1980 | 403 | 1673 |
| 1985 | 412 | 2085 |
| 1990 | 369 | 2454 |
| 1995 | 336 | 2790 |

The graph and table indicate that a total of 2,790 units need to be built by 1995 in order to maintain a vacancy rate of 3.5 percent. They also show that in 1970 the County was 888 units short of achieving an adequate vacancy rate.

A composite picture of the housing need situation in San Joaquin is provided below:

COMPONENTS OF HOUSING NEED 1970 - 1995



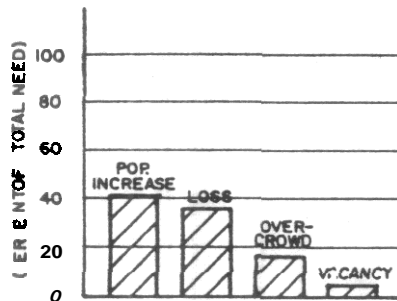
By 1995, a total of 82,055 units need to be built to adequately house the population. This represents 85% of the existing 1970 housing stock. By far, the largest component of need is for population increase (65.1 percent). Units needed to replace deteriorated units account for 26.1 percent of all units needed. The smallest component of housing need is to maintain an adequate vacancy rate which accounts for only 3.4 percent of total need.

Current and Long Term Housing Need

For purposes of further analysis, total housing need in San Joaquin County has been broken down into current housing need, 1970-1975 and long term housing need, 1975-1995.

Examination of current housing need reveals that from 1970 to 1975, approximately 25,800 housing units will have to be built in the County. This represents over a quarter of the existing 1970 housing stock. The components of this need are as follows:

COMPONENTS OF CURRENT NEED 1970-1975

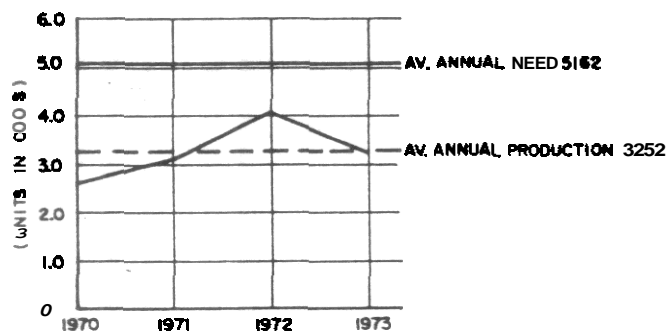


| CATEGORY | NO. | % |
|-----------------------|-------|-------|
| TOTAL NEED | 25826 | 100.0 |
| POP INCREASE | 10703 | 41.4 |
| LOSS | 9425 | 36.5 |
| END OVERCROWD | 4428 | 17.1 |
| MAINTAIN VACANCY RATE | 1270 | 4.9 |

The data shows that while units needed for population increase is the dominant need category, units needed to replace deteriorated housing is almost of equal rank. From 1970 to 1975, some 10,700 housing units have to be built for population increase and approximately 9,400 to replace obsolete housing units.

On an annual basis, some 5,165 units must be built from 1970 to 1975 to adequately house the population. Unfortunately, building permit data from 1970 to 1973 reveals that the average annual production of housing units was only 3,252, or 63 percent of average annual need.

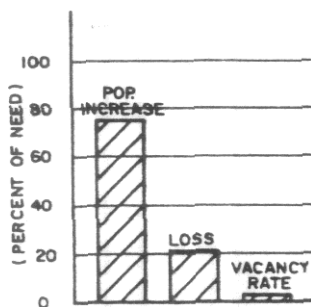
HOUSING NEED AND CONSTRUCTION ACTIVITY



| YR. | NO. | % AV. ANNUAL NEED |
|------|------|-------------------|
| 1970 | 2678 | 51.8 |
| 1971 | 3090 | 59.8 |
| 1972 | 4046 | 78.3 |
| 1973 | 3194 | 61.8 |

Examination of long term housing need (1975-1995) reveals that some 2,811 units must be constructed on an annual basis in order to meet the housing needs of the population. The majority of this need, 2,137, is for population increase. Over the period, a total of 56,229 housing units will be required. Of this total, 42,749 should be constructed for population increase. The components of this need by percentage rank is provided below:

COMPONENTS OF LONG-TERM HOUSING NEED 1975 - 1995

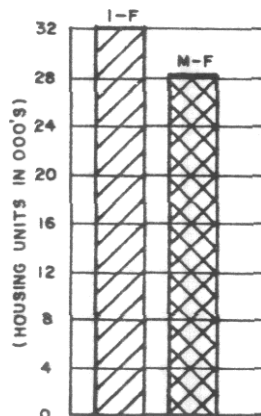


| CATEGORY | NO. | % |
|--------------|-------|-------|
| TOTAL | 56229 | 100.0 |
| POP INCREASE | 42749 | 76.0 |
| LOSS | 11960 | 21.3 |
| VACANCY RATE | 1520 | 2.7 |

Type of Housing Units Needed

The proportion of single-family and multiple family units required to house the population was based on past trends and on work recently completed in the County-wide Transportation Study. By 1995, it is estimated that there will be an increase of 32,043 single family units and 28,627 multiple family units. While the absolute number of single family units is greater than that for multiple family units, the percentage of single family units will decline from 80.6 percent in 1970 to 69.9 percent by 1995. This means that nearly one-half of the units to be constructed by 1995 can be expected to be multiple-family dwellings.

DISTRIBUTION OF TOTAL GROWTH BY TYPE OF UNIT 1970-1995



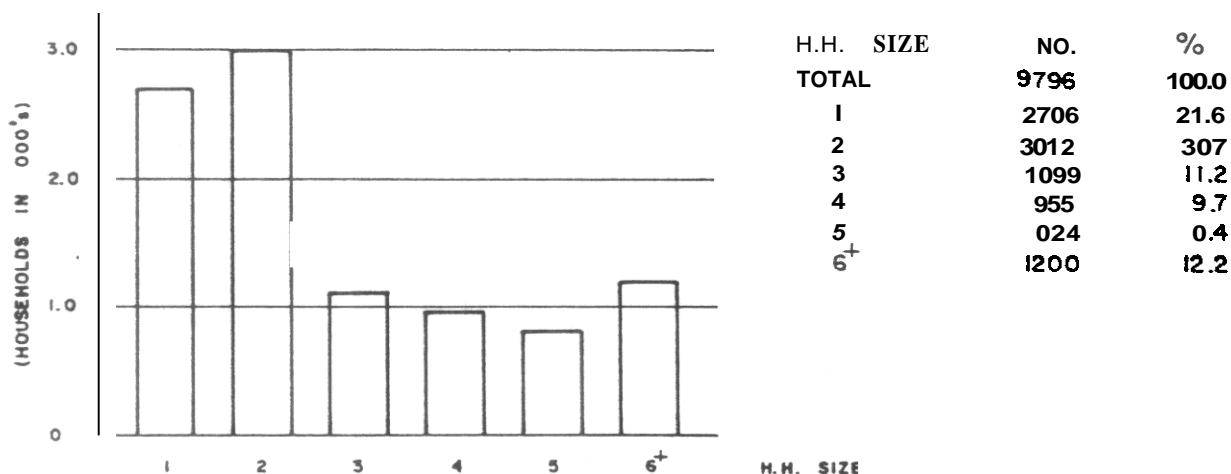
| | I-F | M-F | % I-F |
|----------------|--------|-------|-------|
| 1970 | 77854 | 18709 | 80.6 |
| 1995 | 109897 | 47336 | 69.9 |
| CHANGE | 32043 | 28627 | 10.7 |
| % TOTAL GROWTH | 52.8 | 47.2 | |

SPECIAL HOUSING NEEDS FOR LOW AND MODERATE INCOME HOUSEHOLDS

The projected housing needs of low and moderate income households is not possible to determine with any degree of reliability because of the complexity and the interrelationships of the variables involved. What we can provide is a determination of the need for some form of housing assistance for this group for one point in time, the 1970 census year.

Information for lower-income homeowners which would benefit from some form of housing assistance has already been presented in the text. Again, this estimate is based on budget calculations for low budgets by household size by the Bureau of Labor Statistics. For purposes of the estimate, it was assumed that a homeowner whose income was less than an amount equal to the BLS low budget minus housing expenses, was too poor to maintain his home even if the mortgage was paid off. The resulting computations are provided below:

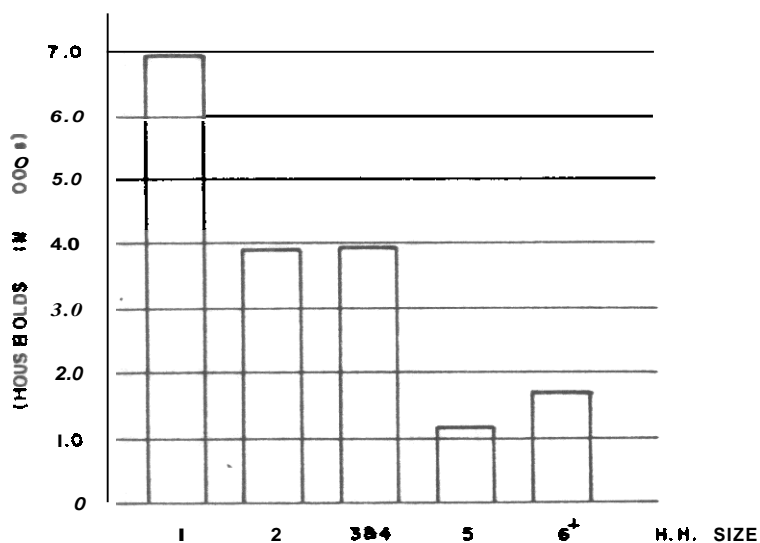
LOW INCOME HOMEOWNERS NEEDING HOUSING ASSISTANCE BY HOUSEHOLD SIZE, 1970



The graph and accompanying information reveals that of the 9,796 lower income owner-occupied households which needed some form of housing assistance, over half, 58.3 percent, were one or two person households. Over one in five households, 21.1 percent, were 3 and 4 person households.

In deriving the need for lower income renters, income data was compared to 1969, Section 235-236 income limits by family size for San Joaquin County. The subsidy programs set rental rates at 25% of monthly income and in actuality a household moving into subsidized housing may expect to pay at least 25% of income for rent. Out of the total number of families which qualified for subsidies on the basis of income, there were those which actually were spending less than 25% of income for rent. These households would realize no economic advantage in renting subsidized housing since to do so would actually increase their housing expense. This number, then, was subtracted from the total number eligible for housing subsidy in order to arrive at the number of eligible households spending more than 25% of income on rent and who it was assumed needed subsidized housing (since they could improve their economic situation by renting subsidized housing). The number of lower income renters needing some form of housing assistance by household size is give below:

**LOWER INCOME RENTERS NEEDING
HOUSING ASSISTANCE BY HOUSEHOLD SIZE, 1970**

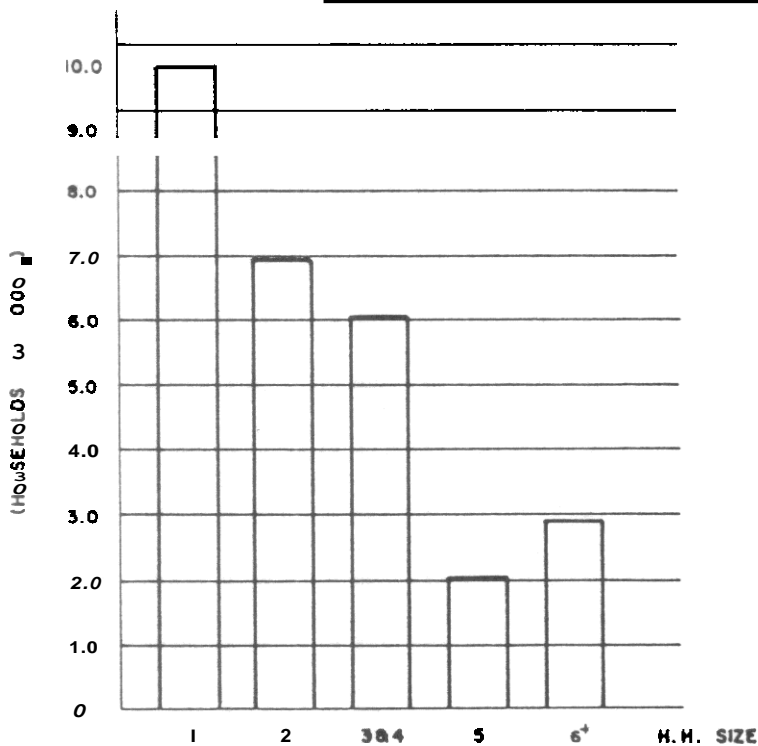


| H.H. SIZE | NO. | % |
|-----------|-------|-------|
| TOTAL | 17777 | 100.0 |
| 1 | 6954 | 39.1 |
| 2 | 3936 | 22.1 |
| 3 & 4 | 3975 | 22.4 |
| 5 | 1186 | 6.7 |
| 6+ | 1726 | 9.7 |

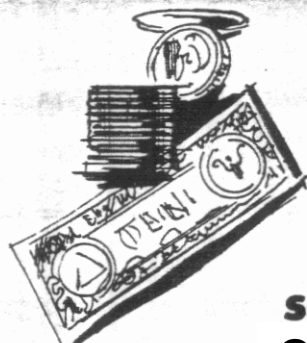
Significantly, one and two person lower income renter households comprised three out of five (61.2 percent) renter households requiring some form of housing assistance. Three and four person households comprised one out of five such households (22.4 percent). The numbers were 10,890 one and two person households and 3,975 three and four person households.

The composite picture of lower income households needing some form of housing assistance was as follows:

**LOWER INCOME HOUSEHOLDS
NEEDING HOUSING ASSISTANCE BY
HOUSEHOLD SIZE. 1970**



In 1970, there were 27,573 lower income households in the County which needed some form of housing assistance. This represented 29.8 percent of all households in the County, or nearly one out of every three households in 1970. By far the most significant need recorded **was** that **for** single person households. In 1970, there were 9,660 such households. **This** number represented 35 percent of the total number of households requiring assistance and 54 percent of all single person households.



se tion II: OBSTACLES & CONSTRAINTS

INTRODUCTION

Identification of the obstacles and constraints to meeting the housing need are based on the quantitative findings of the Housing Needs Section, interviews with businessmen, professionals, community action groups, public servants and residents: and on special studies done within the County. To some extent, the findings of the Obstacles and Constraints Section are more subjective than those of the preceding Housing Needs Section: but then, obstacles to meeting housing needs range from racial prejudice to sewer treatment facilities. It is far easier to quantify the obstacles to sewer line extensions, than it is to identify the often subtle expression of racial or economic discrimination. Moreover, some obstacles exist only in the mind of the individual. This is not to say that these perceived constraints are not as real: they are. They must be explored and actions to overcome them are equally as important as the necessity to provide potable water. Desirability of housing is very much in the eye of the resident. Few groups of people will seek exactly the same type of dwelling in the same area in the same price range. Thus how people view the opportunities and choice available to them: how they view the community, its services and attitudes: and how they view the area are critical in meeting their perceived housing needs.

The County provides tremendous variety in housing types and locations--from rural and farm to country estates; from high density urban to suburban. Each area has its assets and appeal. This report examines the obstacles and constraints to development of these various areas. The action program which follows in Section III will examine programs which can be undertaken to overcome the obstacles identified for each of the sub-areas of the County.

This section will 1) describe the immediate and anticipated costs of providing housing: 2) identify the social and related problems which present obstacles and constraints to meeting current and long-term housing needs of the various communities; and 3) examine the constraints faced by public agencies in the County in meeting housing needs.

This report is not intended to make problems seem so overwhelming that the participating communities will feel unable to provide adequate housing for their residents. Rather, its intent is to identify those obstacles which impede meeting the housing need. The Action Program will attempt to identify viable solutions which local governmental agencies, residents, and businessmen can undertake to overcome the identified obstacles and constraints. Action is the thrust of the Housing Element. Identifying the obstacles and constraints is a means to setting priorities for selecting the pertinent and most effective allocation of the communities' scarce resources to meet the housing need.

COST OF MEETING HOUSING NEED

A variety of types of costs are involved in meeting the housing needs in the County. First are the costs of construction, strongly influenced by the cost of labor and materials. Second, there is the cost of land. In San Joaquin County the value of land is also affected by its location, zoning, and availability. A third cost of housing is the availability and price of money.

The focus of this section is on how these costs will affect meeting the housing need established for the County. Costs change so radically from year to year no attempt is made to project future costs. The purpose is to outline the factors comprising the cost of meeting the housing need and to make note of those factors which are peculiar to San Joaquin County and are significant obstacles to current and future development in the area.

• COST OF CONSTRUCTION

Costs of construction and repairs are difficult to determine because of accelerating inflation. In addition, the cost of a house depends upon its size, location and the quality of materials used in its construction.

Discussions with local contractors and building officials indicate that there is little difference in per square foot costs for single family residences in various parts of San Joaquin County. The main factor which could make a difference in the cost of housing within the County is whether or not union **labor** is used.

The magazine, Building Standards, estimates the average cost of residential construction in different parts of the country. In July 1974 they estimated the cost per square foot for an average quality single family residential building in an area like San Joaquin County as \$19.74 a square foot. Custom-built houses cost \$26.25 per square foot. Thus, an average 1,500 square foot house would cost approximately \$29,610 and an average 1,000 square foot house \$19,740. These costs are based on meeting the standards of the Uniform Building Code and include all construction costs plus a 10 percent profit. They do **not**, however, include the price of land. If a single-family structure were four times the value of the lot it is built on, the sale price of the average 1,500 square foot house in San Joaquin County would approximate \$37,000: the

average 1,000 square foot house nearly \$25,000. A custom house of 1,500 square feet would cost over \$49,000; a 1,000 square foot house almost \$33,000. These figures do not include the cost of a private garage. Private developers in the Stockton Area indicate that cost figures are actually somewhat higher than the preceding computations.

Although the impact of inflation on construction costs is hard to estimate, a comparison of average values of building permits issued in the City of Stockton from 1960 to 1969 reveals a 44% increase in average value of structure from \$13,529 to \$19,501. In the same period the average single-family residence in the County increased 109 percent from \$9,976 in 1960 to \$20,883 in 1969. These differences in average value reflect not only different construction costs between City and County, but differences in size of the unit being built. The toll of inflation over the decade is most likely closer to the 4.4% annual increase in the City than the 10.9% increase in the County. This increase in value does not include the price of land.

While no average costs per unit trends are available for multiple family units, the average cost per unit constructed in Stockton in 1969 was \$12,132. Multiple units in the City cost some 6 percent less, on the average, than single family residences in 1969.

It is also difficult to estimate the cost of redevelopment and renovation because usually this is done on a project basis. However, some figures are available from projects currently underway or just completed. In Stockton's Knights Addition, the estimated average cost of rehabilitation is between \$9,000 and \$10,000 a house or about \$11.25 to \$12.50 a square foot.

Improving the existing housing stock by either renewal or code enforcement requires improvement (frequently construction) of public facilities (curbs, gutters, sidewalks, sewers, and street repair). While these services usually are publically funded, their cost is an integral part of improving or redeveloping a residential area. City of Stockton estimates these public facility improvements cost from \$80 to \$130 per lineal foot. To illustrate an order of magnitude, assume \$100 per foot for public improvements and \$7000 per unit for rehabilitation. One mile of street with 90 units on each side would cost \$1,788,000. The City of Tracy estimates street construction and repair slightly higher because local soil constitution requires additional foundation preparation.

The foregoing figures provide some insight into the financial magnitude of adequately housing the population of the County. As inflation continues, these costs will only increase. The Federal Bureau of Economic Analysis calculate that inflation caused a 21% increase in the cost of housing (including mortgage rates and rentals) from 1962 to 1972. A similar increase in the decade of the seventies and eighties, not matched by increased earnings, could have a significant and negative impact on meeting the additional housing need in the county.

A better understanding of the causes of the increase in construction costs experienced in the County over the past 10 years is achieved when one examines the major component of the cost of meeting the housing need: land, labor, materials and capital-mortgage/investment, income. Because there are factors which affect each of these components, they will be examined separately.

***COST OF LAND**

It is generally agreed that the cost of land is a less important factor in the increasing cost of housing in the County than the cost of material and labor. Usually, building sites served by public facilities command a higher price than sites not served. In the past few years the price of large rural lots in San Joaquin County increased significantly. These lots are desired by County residents and, increasingly, by people in the East Bay Area who wish to move to the "country." This demand has been particularly noted in the Tracy Area which is relatively close to Livermore and the East Bay communities. Property ready for immediate development is 10 to 16 percent higher in Tracy than in the rest of the County. However, land not yet ready for development in the Tracy Area costs less than in other places in the County. Rural property around Tracy has been increasing in value about twice as fast as other property, reflecting the demand for "country" sites. However, in the last six months of 1972 this price increase leveled off and is expected to appreciate at the same rate as City land: basically the same rate as inflation. This seems true for the County as a whole.

Scarcity, location and accessibility are major factors in determining the value of the land. For example, land in Thornton, which is fairly isolated today, may command a higher price after Interstate 5 is completed. The highway will make the

community more accessible but demand for development must also exist for the price of land to increase. Thornton must compete with other places also made more accessible by 1-5 and must be identified as being a better site for development. Competition will be based on environment, availability and cost of public services such as water, sewer and storm drains. Local government's attitude toward development is also a factor.

Study indicates that the price of land will not be a major factor in deciding whether housing will be built in Thornton or any other community in the County. Far more important will be the cost and availability of public services, the cost of construction materials and labor, and the cost of money.

• COST OF MATERIALS

Interviews with bankers, realtors, developers, and public officials, such as building inspectors and County Assessor's staff, confirm that the most significant element in the increase in the cost of housing is the cost of materials: particularly, one banker pointed out that lumber even increased in cost during the Phase II wage-price freeze, as a result of loopholes. Since lumber is the primary material in most types of residential construction, its price has a large impact on the value of the structure. In San Joaquin County, according to the Assessor's Office, the increase in cost of materials, particularly lumber, has resulted in increased market value of existing housing units.

Building codes in San Joaquin County generally permit the use of plastic pipe which is less expensive to install because of the time it saves. Plastic pipe is impervious to acid and other components of the Valley soil and so pipes can be replaced less frequently.

Most people interviewed said that other building materials had increased in price but not as much as lumber. Whether building materials continue to increase in price so that they continue as a major cost factor in residential development in the future will depend, to some extent, on the supply and demand. Since all estimates indicate a high level of national housing starts every year in the foreseeable future, it seems likely that building materials will continue to increase in cost, but the rate of that increase is impossible to determine. It is safe to assume, however, that materials will continue to be a major, if not the major, cost in residential construction in the future.

• COST OF LABOR

Almost without exception, those interviewed about the cost of construction, the increasing cost of labor was the second most significant factor increasing cost of construction in the County. Three factors were most frequently cited as major contributors to the high cost of labor in the County: Strong Union control, shop control, and proximity to the Bay Area.

Most building trades in San Joaquin County are unionized. Unions obtain for their members substantial insurance and health benefits. Costs for these benefits are passed along in the hourly rates charged. On the other hand, certain levels of skill are generally required for union membership so unionization provides some control over quality of work done.

In Stanislaus County, to the south of San Joaquin, labor is not as highly organized. Much of the residential development in and around Manteca is done by contractors and non-union labor from Stanislaus County. Some people interviewed maintained that houses cost less in the Manteca area, in part because of the lower cost of labor. It is notable that union spokesmen interviewed recognized that non-union labor work on residential construction exists in the Manteca area but it was pointed out that this practice does not occur north of Manteca in San Joaquin County.

Two of the major unions active in residential construction are plumbers and electricians. In San Joaquin County both of these unions are shop controlled. This means that the only way a union plumber or electrician can be hired for a job is through a contractor. This automatically adds 10 percent overhead to two of the most costly types of labor required in residential construction. In San Joaquin County the other two key residential construction unions, painters and carpenters, are not shop controlled. Shop control varies from county to county, depending upon the strength of the particular union in the area.

A third factor affecting the cost of labor in San Joaquin County is its proximity to the Bay Area labor market. Hourly wage rates in San Joaquin County are, in some cases, higher than in other Valley counties because of the proximity and competition with the Bay Area for some types of labor. When construction slows in San Joaquin County it is not unusual for union labor to commute to the East Bay for work. This happened

in the early 1970's with such unions as the Operating Engineers. Unions have arrangements where they notify their affiliates if there is a greater need for labor in their area than their local members can supply. As a result, the higher Bay Area wage rates are reflected in the standard rates in San Joaquin County.

*COST OF CAPITAL

There are two kinds of capital involved in providing housing: capital used by developers for initial site preparation and construction and capital used by the home buyer. The availability and price of both types affect the cost of housing.

Development capital is short-term, borrowed at commercial rates, which tend to be considerably higher than mortgage rates. In the past, banks have been reluctant to make large commercial loans to developers. However, more recently, banks have come to recognize that the great demand for housing makes these loans profitable. Now, banks are actively seeking interim development loans. Interest rates, for commercial loans, are currently about 15 to 18 percent.

Mortgages are long term loans. Often mortgage money is the cheapest money available from lending institutions. Currently the rates on acceptable units for 25 years with 20 percent down run about $9\frac{1}{4}$ to $9\frac{1}{2}$ percent.

Frequently, lenders also charge borrowers points or a given percent of the loan which covers the administrative costs and reflects the supply of mortgage money. Currently lenders are charging 1 to 2 points (1 to 2 percent of the total value of the loan).

As the prime interest rate fluctuates, so does the cost of mortgage money. In 1969 and early 1970 prime rates increased to the point where mortgage money was going as high as 9 percent with 4 and 5 points. Effectively, this high cost of capital discouraged borrowing and was a major contributor to the reduction in housing starts during 1969 and 1970. Recent increases in prime interest rates indicate that this same high cost of capital has caused a decline in housing starts in late 1973 and may continue in 1974.

What these interest rates do to the cost of housing is clearly indicated by the example of buying a \$25,000 house. At $9\frac{1}{4}$ percent with a 20 percent down payment and one point, it would cost \$48,556 to pay off the mortgage. At $9\frac{1}{2}$ percent at 25 years at two points, the same house would cost \$49,625 or 2 percent more. Therefore, it is clear that the cost of mortgage money has a significant impact on the cost of housing. Not only does it inflate the purchase price, it is scarce enough that lenders use rigorous criteria to determine eligibility for loans. Thus, many people are unable to find houses which meet the criteria or don't have sufficient incomes to afford to buy a house. Monthly payments on the \$25,000 house would be \$144.00 at 9% percent and \$146 at $9\frac{1}{2}$ percent. In both cases, the buyer would have to have a \$5,000 down payment and another \$400 to \$800 for points. Based on a standard formula of buying a house, no more than $2\frac{1}{2}$ times the annual salary, the borrower for the \$25,000 house should earn a minimum of \$10,000 a year. Monthly payments on a \$16,000 house would be \$92.00 at 9% percent and \$93 at $9\frac{1}{2}$ percent. In both cases the buyer would have to put \$3,200 down and another \$270 to \$650 for points. Based on a two and half times income as a limit for borrowing, the purchaser should earn a minimum of \$6,400 a year for the \$16,000 home.

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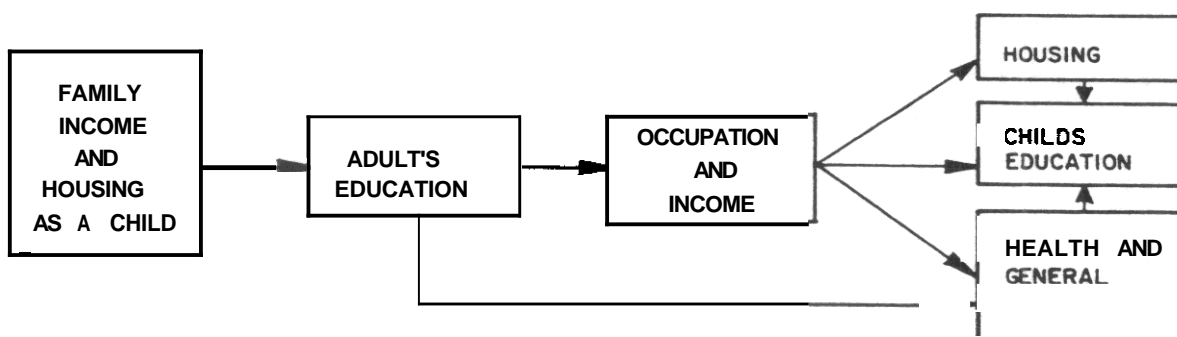
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SOCIAL AND RELATED PROBLEMS IN MEETING THE HOUSING NEED

• EDUCATION

Another factor closely related to the provision of adequate housing is education. The amount of education a person receives, in turn, affects the level of income and the number of occupational choices he or she has. The following diagram outlines the interaction of these factors:



MEDIAN NUMBER OF SCHOOL YEARS COMPLETED BY EMPLOYED MALES 25-64 BY TOTAL INCOME IN 1969 FOR THE UNITED STATES*

| <u>INCOME</u> | <u>MEDIAN NO. OF SCHOOL YEARS COMPLETED</u> |
|-------------------|---|
| \$ 999 OR LESS | 8.3 |
| \$1,000 - 2,999 | 8.5 |
| \$3,000 - 3,999 | 9.0 |
| \$4,000 - 4,999 | 10.0 |
| \$5,000 - 6,999 | 11.3 |
| \$7,000 - 9,999 | 12.2 |
| \$10,000 - 14,999 | 12.6 |
| \$15,000 - 24,999 | 14.4 |
| \$25,000 | 16.2 |

*EDUCATIONAL CHARACTERISTICS OF THE POPULATION OF THE UNITED STATES: 1970.
1970 CENSUS OF POPULATION AND HOUSING, SUPPLEMENTAL REPORT, PC1-25, NO. 20.

The educational attainment of adults 25 and over in the County is provided below:

**PERCENT OF ADULTS 25 YEARS AND OVER
WITH VARIOUS LEVELS OF SCHOOLING**

| PLACE | NO. SCHOOLING | ELEMENTARY 4 YEARS OR LESS | ELEMENTARY 8 YEARS OR LESS | HIGH SCHOOL 4 YEARS OR MORE | COLLEGE 4 YEARS OR MORE | MEDIAN NO. SCHOOL YEARS COMPLETED |
|-------------------|------------------|----------------------------------|----------------------------------|--------------------------------------|-------------------------------|---|
| CALIFORNIA | 1.5 | 4.3 | 19.8 | 62.6 | 13.4 | 12.4 |
| SAN JOAQUIN CWNTY | 2.9 | 8.6 | 31.3 | 49.4 | 8.0 | 11.9 |

The data indicates that the percentage of adults in the County with no schooling is almost twice that for the State and that a significant percentage of the adult population, **31.3** percent, had 8 years or less of schooling. The total number of adults 25 years and over who had 8 years or less of elementary school in the County was 49,518. These individuals, based on the national figures comparing education and income, would appear to be in a difficult position to compete for standard housing accommodations.

The level of educational attainment for minority groups in San Joaquin County is considerably lower than that for the general population.

**PERCENT OF ADULTS 25 YEARS AND OVER
WITH VARIOUS LEVELS OF SCHOOLING BY RACE**

| RACE | NO. SCHOOLING | ELEMENTARY 4 YEARS OR LESS | ELEMENTARY 8 YEARS OR LESS | HIGH SCHOOL 4 YEARS OR MORE | COLLEGE 4 YEARS OR MORE | MEDIAN NO. SCHOOL YEARS COMPLETED |
|-----------|------------------|----------------------------------|----------------------------------|--------------------------------------|-------------------------------|---|
| ALL RACES | 2.9 | 8.6 | 31.3 | 49.4 | 8.0 | 11.9 |
| WILLOW | 2.9 | 12.8 | 40.1 | 31.3 | 4.2 | 10.0 |
| SPANISH | 8.8 | 23.2 | 49.8 | 31.1 | 2.9 | 9.0 |

For the Black population, the percentage of the population who had 8 years of elementary school or less was 40.1 percent: for the Spanish language or Spanish surname population, the percentage was even higher, 49.8 percent. The total number of Black and Spanish adults 25 years and over who had eight years of schooling or less was 14,060.

- EMPLOYMENT

Employment is an important factor when one considers the availability of capital for housing. Steady employment is a requirement for qualifying for financing and having resources to maintain a house in good condition. For the past two decades, San Joaquin County has been distinguished by its high rate of unemployment. In the late 1960's and early 1970's unemployment in the County has been as high as 10 percent. In addition, underemployment is also a factor in purchasing and maintaining housing. Underemployed people work only part of the year or can only find part-time work. Underemployment is a significant problem in an area tied to agriculture, such as San Joaquin County.

Examination of available census data on the County's work force provides some insight into the magnitude and extent of unemployment and underemployment in the County.

The peak participation age for males in the County is 25-64 years, regardless of race. However, the participation rates (percent of eligible workers to those actually working) are not as high for Blacks or Spanish surnamed males as for the total.

The period of maximum participation for women in the County labor force is less clearly defined. The participation rate for all females remains fairly constant at about 40 percent between 20 and 64 years. Participation of Spanish surnamed women in the labor force seems to peak twice, once at 20-21 and again at 35-44, leaving participation low during the average child-bearing years. Participation by Black women is more consistent than for Spanish surnamed, with the peak between 35 and 44 years. It is notable, however, that Black women in the County do not enter the labor force as early as Spanish surnamed or all women.

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In examining participation in the work force it is also significant to note the number of weeks worked by various age groups. Sixty percent of the men 16 years and over employed in the County worked 50 to 52 weeks in 1969. However, only 29 percent of the males 16-24 worked 50-52 weeks. Twenty-three percent of the men in the County labor force worked 27-49 weeks in 1969, and 16 percent of the males worked 26 weeks or less. If just the men 25-64 are considered, the proportion working 26 weeks or less drops to 6.7 percent, indicating that there is more underemployment among those males 16-24 and over 65 than among 25-64. (However, the fact that underemployment does exist for some 25 percent of the 25-64 year **old** males in the County cannot be ignored.)

Compared to the nation as a whole, a greater percentage of women are participating in the County's labor force. The majority of these women in the County are employed only part-time. Fifty-five percent of the women in the 16-24 year group are employed 26 weeks or less a year. However, ~~For women~~ 40-59 years old in the County, the majority are employed at least 27 weeks. Thus, young women in San Joaquin County are receiving more part-time work while the older women are receiving more full time employment.

The net migration rates (difference between 1960 and 1970 population by age cohort) reinforce the trends evidenced by the employment data: low participation rates for young people and fewer young and women employed full time in the County. The net migration figures show that the County lost population from 1960 to 1970 in two key groups, those aged 20-29 and those over 50. In both cases, young and older, the County lost significantly more males than females. No doubt males are more mobile, but the lack of full-time employment frequently accelerates this movement, particularly among young males.

These employment factors indicate steady employment is higher among the white population between 25 and 64 years; that more women are participating in the County's labor force, but on a part-time basis; and that underemployment is a significant problem among the young (16-24) and old (over 65). Underemployment also exists for some 25 percent of the 25-64 year old males in the County. These statistics indicate that the ability to pay for and maintain housing is a significant obstacle to meeting the housing need. Moreover, the data indicates that unemployment and underemployment are greater among the

Black and Spanish speaking populations than among the White population. Employment projections made for the County by **SRI**, using the shift-share method of projection, indicate that jobs in the County will increase in the future but at a decreasing rate.

**EMPLOYMENT PROJECTIONS AND DEPENDENT
POPULATION PROJECTIONS FOR SAN JOAQUIN COUNTY**

| | 1971 | 1980 (thousands) | 1995 | AVG. % CHANGE / YR | | |
|------------------------|-------|---------------------|-------|--------------------|---------------|---------------|
| | | | | 1960- 1971 | 1971- 1980 | 1980- 1995 |
| TOTAL EMPLOYMENT | 114.5 | 130.0 | 151.2 | 2.1 | 1.4 | 1.0 |
| UNEMPLOYMENT RATE | 8.4% | 7.5% | 5.0% | | | |
| CIVILIAN LABOR FORCE | 125.0 | 140.5 | 159.2 | 2.2 | 1.3 | 0.8 |
| TOTAL POPULATION | 295.2 | 334.5 | 398.0 | 1.5 | 1.4 | 1.2 |
| LABOR FORCE/POPULATION | 42.3% | 42.0% | 40.0% | | | |

SOURCE: **STANFORD RESEARCH INSTITUTE, MARCH 1973**

Unemployment is anticipated to decrease from 8.4 percent in 1971 to 5.0 percent in 1995. Thus, unemployment will still prevent many from being able to afford and maintain housing. Moreover, underemployment will very likely occur. Therefore, San Joaquin County may well find itself in a position of continuing to export young workers.

Participation of women in the labor force does increase the disposable income **of** families but only when the female is not head of the household. In San Joaquin County 18.4 percent of the households are headed by women. This is almost half of the working women in the County. In addition, banks frequently will not recognize the income of women for loan purposes because they are not considered permanent members of the labor force. Should they have children, or the family finances improve slightly, banks assume they are likely to drop out of the labor force.

•SOCIAL PROBLEMS

On the basis of interviews conducted during the course of this study, certain issues have been identified as constraints which prevent minorities, and persons with low incomes, from obtaining decent housing in a suitable living environment. A cross-section of community residents, minority representatives, religious and civic leaders were asked the extent to which minorities or low income persons experienced difficulty in finding suitable housing. The issues discussed below are the results of these interviews.

The problems of providing decent housing are compounded because in areas of high minority concentrations, there is also a high reported crime rate, a high percentage of persons receiving public assistance, and a disproportionately high unemployment rate. Residents of these areas also perceived a sense of oppression conditioned by institutional racism. These areas also have a higher percentage of households headed by females.

Residents of deteriorated areas have expressed the need to place priority on maintenance of homes to preserve neighborhood integrity. The opinion was expressed by many residents interviewed that the deterioration of housing units in lower income areas was due not only to a lack of money to make repairs but also to a lack of knowledge concerning ordinary up-keep.

Discrimination in Lending

The experience of residents interviewed has been that financing home purchase or construction is very difficult in areas characterized by concentrations of low income and minority households. In addition, these residents have expressed difficulty in acquiring home improvement loans. This situation is believed to be attributable to the application by banks and other lending institutions of stricter loan criteria in these areas than is warranted. Exact data on **FHA** loan criteria was unavailable but from the examples cited in the interviews it **was** concluded that there are certain sections of Stockton where **FHA** loans are not granted. Since the Federal government has ceased new participation in low/moderate income housing, the respondents felt that the current practice of "red lining" will continue. "Red lining" is a term describing policies of lending institutions denying loans for new construction or rehabilitation in deteriorating communities, or communities

with high ethnic concentrations. People who have steady employment and who are good credit risks by most accepted standards are denied loans simply because of the neighborhood they choose to live in. There is a strong indication that current lending practices discriminate against minorities and persons with moderate incomes who choose to live in communities with high ethnic concentrations.

The present alternative to living in an area where loans are not freely granted is to move. To many middle income minority residents this presents an undue hardship because they feel that the cost of housing would be proportionately higher with no increase in amenities.

Lack of Housing Types Within Existing Neighborhoods

The expectations of **low** income households often are not met by the present housing delivery system. Among this group, there was a high demand expressed for new houses with modern kitchens, family rooms, dining rooms and extra bathrooms. Residents interviewed expressed a preference for single family and townhouse-type of residential development and opposed "projects" and any other form of intense development which tends to segregate people by race or income. All respondents concluded there was a definite lack of **low** cost housing for the elderly and indigent single men. Without some significant change in the housing delivery system, housing of the kind desired cannot be provided at a cost which these households can afford.

Federally Subsidized Housing Programs

It is generally recognized that the private housing market has done a creditable job of providing a range of housing opportunities for those in the middle and upper income levels. Due to the costs of money, land and construction, the private market has not been able to adequately provide housing for low and moderate income persons. Therefore, public action programs and assistance are necessary for those who otherwise cannot afford decent housing as developed in the private market.

Obviously the needs of lower income households have not been quantitatively met by Federally sponsored housing programs, although some programs have been adequate in quality. In order to gain some insight into the impact and degree of

success or failure of Federal efforts it is necessary to review the major housing assistance programs. The programs principally utilized include: Low Rent Public Housing and Rent Supplement and Mortgage Assistance.

Low Rent Public Housing Programs

Public housing is intended for low income families--generally ranging from those on welfare to those earning up to \$5,000 annually.

To put decent housing within the financial reach of these families, public housing assistance can pay for the full capital costs of the housing and assist in paying some operating expenses. Only the rent supplement program can, in some cases, approximate this assistance.

Local public authorities are not Federal bodies; they are created by State laws. Within the general guidelines set by Federal public housing laws and HUD administrative regulations, local housing authorities have great latitude for constructive action. They, not HUD, plan projects, set income limits and rents, determine specific criteria for admission to public housing, and carry out other administrative regulations.

The Housing Authority of the County of San Joaquin, created in 1942, has under its management the following low rent housing units:

CONVENTIONAL LOW RENT HOUSING

| | |
|------------------------------|-----------|
| SIERRA VISTA HOMES, STOCKTON | 464 UNITS |
| CONWAY HOMES, STOCKTON | 436 UNITS |
| TRACY HOMES, TRACY | 60 UNITS |
| DIABLO HOMES, TRACY | 60 UNITS |
| BURTON HOMES, TRACY | 40 UNITS |
| MOKEWMNE MANOR, THORNTON | 50 UNITS |
| | <hr/> |
| | 1,110 |

SECTION 23, LEASED HOUSING

| | |
|-------------|-------------|
| STOCKTON | 1,157 UNITS |
| FRENCH CAMP | 5 UNITS |
| TRACY | 61 UNITS |
| WOODBIDGE | 14 UNITS |
| THORNTON | 15 UNITS |
| | <hr/> |
| | 1,352 UNITS |

Occupancy in homes leased or operated by the Housing Authority is limited to low income families according to the following income limits and family sizes (Housing Authorities establish income limits which are approved by HUD):

**MAXIMUM INCOME LIMITS FOR INITIAL AND CONTINUED OCCUPANCY
FOR HOUSING AUTHORITY RESOURCES ARE:***

| <u># OF PERSONS</u> | <u>ADMISSION</u> | <u>CONTINUED OCCUPANCY</u> |
|---------------------|------------------|--------------------------------|
| 1 | \$3,700 | \$4,625 |
| 2 | 3,740 | 4,675 |
| 3 | 4,400 | 5,500 |
| 4 | 4,700 | 5,875 |
| 5 | 5,000 | 6,250 |
| 6 | 5,200 | 6,500 |
| 7 | 5,400 | 6,750 |
| 8 | 5,600 | 7,000 |
| 9 | 5,800 | 7,250 |

* SAN JOAQUIN COUNTY HOUSING AUTHORITY

As can be seen, public housing does not offer assistance to those of very low income. Recently, 2221 tenant families were living in public housing. Of these, 508 (23 percent) were elderly or disabled and 1,557 (70 percent) received welfare assistance.

County-wide the conventional projects and Leased Housing Program reflected the following racial breakdown:

| <u>RACE</u> | <u>NO.</u> | <u>PERCENT</u> |
|------------------|--------------|----------------|
| WHITE | 730 | 33 |
| BLACK | 759 | 34 |
| SPANISH SURNAME | 629 | 28 |
| AMERICAN INDIAN | 1 | |
| ORIENTAL | 91 | 4 |
| OTHER MINORITIES | 3 | |
| | <u>2,221</u> | <u>99*</u> |

* DUE TO ROUNDING

Within Stockton, where the largest percentage of the County's minorities live, the Leased Housing Program had the following racial breakdown:

| <u>RACE</u> | <u>#</u> | <u>PERCENT</u> |
|---------------------|----------|----------------|
| WHITE | 567 | 49 |
| BLACK | 301 | 26 |
| AMERICAN INDIAN | 1 | 0 |
| SPANISH AMERICAN | 242 | 21 |
| ORIENTAL | 46 | 4 |
| OTHER | <u>0</u> | <u>0</u> |
| | 1,156 | 100 |

Examination of the distribution by type and racial makeup of the public housing units between north and south Stockton, shows disparity between the two areas. There are no conventional public housing units located north of Main Street. Of the 1,157 leased Section 23 units in Stockton, approximately 314 are located in North Stockton. Of these 314 units, 10.8 percent are occupied by Black families while 22.3 percent are occupied by Brown families. These small percentages of minorities occupying leased units in North Stockton indicate the necessarily large percentages of Black and Brown families living in South Stockton public housing units.

All 900 units of conventional public housing are located in South Stockton. Conway Homes, containing 436 units had approximately 47 percent of its occupied units housing Spanish surname families, 36 percent housing Black families, and 9.4 housing White families. Sierra Vista Homes, at last estimation, had 64 percent of its occupied units housing Black families, 28 percent by Spanish surname families and 6 percent by White families.

The Housing Authority clearly recognizes the problems connected with locating the vast majority of their units in the southern portions of Stockton. In part, the situation resulted from the desire of people who qualified for Housing Authority assistance to seek a unit in South Stockton. The southern Stockton area has been described by various sources as the "accepted neighborhood" for poor, minority, and periodically unemployed, to live and has been thought of as such for many years. Also, in part, it is due to the large discrepancy in land and housing costs between North and South Stockton. As southern Stockton became associated with deteriorating neighborhoods, minorities and social problems, land prices became depressed. Consequently, South Stockton became the chief source of modest cost housing. It therefore became the principal area where the Housing Authority could afford to lease units to qualified families.

Today, there is fear that the Housing Authority will be slowly "priced out of the market" for standard, quality housing. As land costs, and rental rates continue to escalate, the Housing Authority is facing greater fiscal pressures. Compounding this is a lack of the type of Federal financial support it feels is needed to meet its responsibilities. The recently enacted "Brooke Amendment" requires more financial outlay on the part of the Housing Authority to meet legal requirements, yet HUD has not yet provided the Authority with the necessary funds. The impact seems to be that, as more people demand Housing Authority assistance, the Agency will necessarily have to turn to less expensive, more marginal units, in order to provide services and stay solvent. They expect to have one more year of operating out of their reserves before drastic cutbacks in staff and assistance are necessary,

A second major problem confronting the Housing Authority is the use of referendums to block construction of needed public housing units under the various "Turnkey" programs. Turnkey programs involved the purchase of new housing from private developers after it had been completed. Any private developer could propose to a local housing authority to build public housing in accordance with his own plans and specifications. If the offer was appropriately priced and met acceptable design standards, the local housing authority would contract with the developer to purchase the completed housing, "turning the keys" over to the local housing authority. In 1971 a measure to approve an additional 200 units of Section 23 leased housing units was approved in Tracy. Recently, however, neighborhood associations in Tracy objected to construction of the last 20 units of housing for the elderly. Indeed, for one of the most significant "housing action programs" in the County, and the one that perhaps provides the only source of housing for the low income people, its future does not look optimistic. At present, there are 500 individuals waiting to occupy conventional units and 1500 waiting for leased unit vacancies.

The Section 236 Program--Subsidized Private Multi-Family Housing

Section 236, dating back to the Housing and Urban Development Act of 1968, was designed as the successor to the earlier Section 221 (d) (3) program. Under the "d-3" program, the FHA made available three percent direct loans to limited dividend and non-profit apartment sponsors who in turn would

charge rents to low and moderate income tenants reflecting that interest rate. Section 236 was an improvement over "d-3" in that HUD makes monthly payments to a commercial lender to reduce the owners' interest payments from the market rate to one percent. The owner passes the benefits of this interest reduction on to the tenants in the form of reduced rents. A basic rental charge is figured for each unit on the basis of operating and replacement costs for the project under a one percent interest rate mortgage. The tenant pays either the basic rental or 25 percent of his monthly income, whichever is the greater. In either instance, a tenant's payment cannot exceed the fair market rental which would be charged if the project received no assistance. The tenants' income is recertified by the owner every two years and the rent adjusted accordingly.

Eligible sponsors under a Section 236 program were non-profit corporations such as churches, labor unions, cooperatives, private developers who sold the project to non-profits or co-ops when built, and limited-profit sponsors. Non-profits and cooperatives could build with 100 percent mortgage financing. Eligible projects under 236 consisted of five or more units which could be detached, semi-detached, or row houses and could be located in walkup or elevator multi-family structures. Units need not to have been located on contiguous sites and could be new or substantially rehabilitated units.

Rising land, construction, management and maintenance costs mean that rental payments must also increase, since the Federal subsidy does not relate directly to those elements of cost. Over the years that the 236 program has been in effect, the result has been that only those in the highest ranges of income eligibility may be able to pay enough to occupy housing on which interest costs have been reduced to one percent. Thus, the 236 program reaches a higher income market than public housing.

There are 582 Section 236 units distributed in Stockton in the following manner: In North Stockton, Casa Manana contains 184 units, and Stockton Gardens contains 80 units. The West Stockton Redevelopment Area contains the Filipino Center, 128 units of Section 236. Casa Manana was financed under FHA Section 202, Neighborhood Facilities to the elderly. It is discussed here because it is a rental subsidy program. The Lee Center building in the West End Redevelopment Area contains 192 units of rental housing for the elderly, financed

under Section 231. However, this building has now been repossessed by FHA. As can be seen, a large percentage of the rent subsidized units are reserved by the elderly.

The rental ranges run roughly as follows:

Filbert Arms, 190 units: Stockton Gardens, 80 units;
Casa Manana, 184 units.

| | |
|-----------|------------------|
| 1 bedroom | \$ 80 - 90 month |
| 2 bedroom | 95 - 105 month |
| 3 bedroom | 120 - 125 month |

Filipino Center, 128 units.

| | |
|---------------------|-------------------|
| 68 efficiency units | @ \$ 98 per month |
| 20 1-bedroom units | @ 118 per month |
| 20 2-bedroom units | @ 139 per month |
| 20 3-bedroom units | @ 158 per month |

Tracy presently has Phase I of Wainwright Village under construction. It consists of 72 family units and 88 elderly units. Phase II is expected to contain a comparable amount of units.

The maximum gross income limits for Section 236 participation in San Joaquin County are set forth below for some representative family sizes. The amounts are based on 135 percent of approved public housing admission limits.

| <u>FAMILY SIZE</u> | <u>FAMILY INCOME LIMIT</u> |
|--------------------|----------------------------|
| 1 | \$5,400 |
| 2 | 5,940 |
| 3 | 6,480 |
| 4 | 7,020 |
| 5 | 7,560 |
| 6 | 8,100 |
| 7 | 8,505 |
| 8 | 8,910 |
| 9 | 9,180 |

Extensive interviews with citizens and developers have revealed various reasons for the relative lack of Section 236 units in the San Joaquin County area. One reason postulated is the absence of experienced non-profit sponsors. Non-profit sponsorship takes a great deal of time and strong motivation. Once involved, the sponsor usually limits itself to one project. Many sponsors lack the technical expertise to put a project together and the finances to secure it. Often a sponsor will not want to take on the responsibilities of managing a project. Many of these "requirements" are sufficient to intimidate eligible sponsors from packaging a project.

Another reason mentioned is the reluctance of large lenders to financially underwrite a project in the South Stockton area where the demand for moderate cost rentals appears to be the highest. While very difficult to prove without extensive data collection and investigation, there is a strong feeling among residents in South Stockton that "red-lining" is practiced by lenders because this area is considered a "high risk" area. When small builders or home buyers have difficulty getting assured financing, mortgage insurance from FHA does them little good.

While rentals are in demand in South Stockton, the northern areas of town seem to be overbuilt. A housing market analysis by FHA stated that "rental market absorption is being strained by record levels of construction over the past two years" (1970 and 1971). Most of this new construction has occurred immediately north and south of the Calaveras River.

Local hostility to moderate income rental housing has also been expressed through political channels of zoning and concern over neighborhood impact on schools and facilities. An instance of this occurred over a proposal for 200 units of Section 236 housing on Hammer Lane in North Stockton. Prospective neighbors of the development opposed it due to its anticipated impact on neighborhood facilities and schools. There was also an apparent unwillingness to have modest income people come into the part of town in which the site was located. Belief that such housing attracts to the area "undesirable" people is also a concern to opponents of such housing. With welfare rolls having increased dramatically over the past years, this is likely to continue to be a sensitive point to prospective neighbors of proposed projects.

A further problem in Section 236 was the limitation of Federal funds available for the program. Given the obstacles rental subsidized units face in gaining financial and community support, it is unlikely to expect substantial usage of this type of "action" program.

Rent Supplement Program

Rent supplements enable sponsors of rent subsidized units to rent to tenants with incomes lower than would otherwise be possible. The Federal rent supplement payment is the difference between the actual rent for the housing and 25 percent of the tenant's income which he is required to pay in rent. The payment, however, cannot be more than 10 percent of the actual rent.

This additional subsidy enables a lower income group of tenants to occupy Section 236 or 221 (d) (3) units. HUD generally allows only 20 percent of Section 236 units to be rent supplemented. One hundred percent of Section 221 (d) (3) units are eligible.

A workable program or official approval by the community in which the rent supplement project is located is required for rent supplement payments to be made.

San Joaquin County has not made extensive use of the Rent Supplement Program. As of this writing, only two projects are eligible for Rent Supplement utilization: The Filipino Center in which ten percent of the units (13) are eligible, and 100 units within the Lee Center. Potentially, rent supplements can really provide low rent housing, particularly in urban renewal areas, at levels equal to or lower than public housing. The chief inadequacy seems to be insufficient funding.

Section 235 Homeownership for Lower Income Housing

Section 235 of the 1968 Housing Act was the single-family homeownership counterpart of Section 236. Approximately 221,400 dwelling units financed under Section 235 were occupied in a nationwide count.

The assistance was similar to 236 in that it would also lower the interest rate paid by the moderate income buyer to as low as one percent. This program was open to private developers who were not limited profit sponsors--unlike the other moderate income housing programs discussed above.

The developer's commercial mortgage lender received an FHA commitment to insure the market interest rate mortgage of a moderate income buyer of the Section 235 house. The mortgage could be nearly 100 percent of the value of the property. The buyer generally needed make only a \$200 down payment which could be used to pay closing costs.

At the same time, the commercial lender received an HHA commitment to receive mortgage assistance payments for the term of the mortgage. The payments were equal to the difference between the market interest rate mortgage payments (including principal, interest, taxes and insurance) and 20 percent of the buyer's income. The mortgage assistance payments could not exceed an amount which would reduce the interest on the mortgage paid by the buyer to less than one percent. The amount paid by the homeowner is adjusted periodically to reflect changes in his income. Upper income limits on the 235 program are the same as those of the 236 program.

The Section 235 maximum mortgage limit was believed to be \$18,000 for a unit up to three bedrooms. For a two-family unit, the limit was \$24,000; three-family was \$32,400; and four-family was \$39,600.

According to the ~~last~~ **FHA** insuring office tabulations, the City of Stockton had allocations for 559 units with a tentative allotment for 25 more, bringing the total to 584 units if all allocations were filled. Approximately 184 of the units or 31.5 percent were located in North Stockton as determined by Main Street. East Stockton Redevelopment Area contained 127 of the remaining units while the rest were largely located in renewal areas in South Stockton.

Tracy had 79 allocations, all in Westchester Green Subdivision. The largest allocation of units in Stockton occurred in Knights Addition, with 83. Escalon had none, while Manteca contained 134.

It seems clear that Section 235 could be effective in providing housing for moderate income families in the County. Income limits generally run in the neighborhood of \$7,500 to \$10,000,

depending on family size. When combined with the land write-down of an Urban Renewal area, the subsidy can reach, in some instances, to the \$6,000 to \$7,000 income ranges. However, since Section 235 cannot be used along with rent supplements it misses the vast majority of lower income families.

At this point in time it is difficult to evaluate the use of the 235 program in Stockton because the "jury is still out", so to speak. The criticism most often heard was that its use in South Stockton concentrated too many families of moderate income in small geographic areas. Social problems are compounded by such concentrations. The homeowners there were often described as those "last hired and first fired." It is clear, given the profiles of most 235 homeowners, that many prospective buyers under the 235 program could benefit by extensive financial and homeownership counseling, prior to and after buying. Neighborhoods containing a high percentage of Section 235 homes, particularly in areas where there previously was a great deal of deterioration, need attention as to adequacy of public facilities, parks, etc. Neighborhood associations that encourage continual upgrading and maintenance have been suggested as helpful to renewal areas incorporating Section 235.

Usage of the 235 program in South Stockton in other than urban renewal areas is doubtful. Implementation of site selection criteria by FHA limits the use of mortgage assistance programs in areas of high minority concentration or areas of large previous usage of subsidized housing programs. FHA officials indicate that on the basis of these criteria, South Stockton was declared "off limits" to these programs in areas other than official urban renewal areas.

The Section 235 program overall seems to have been used quite successfully in Stockton, the above mentioned concerns aside, particularly in conjunction with rehabilitation programs. The market for such housing appears to be quite strong.

Rehabilitation Grants and Loans

The City of Stockton made extensive use of Section 115 Rehabilitation Grants and Section 312 Rehabilitation Loans in the East Center Oaks Federally Assisted Code Enforcement (FACE) area and the Knights Addition and Sharpe Lane Rehabilitation-Renewal areas.

Rehabilitation Grants (Section 115) were for repair and improvement of owner-occupied houses of eligible families to bring the housing up to urban renewal plan requirements, or to standards defined in the FACE area. Grants up to \$3,500 were authorized and covered only the actual cost of repair and improvement for owners with incomes below \$3,000. For other owners the grant could subsidize the costs so that the owner would not need to pay beyond 25 percent of his income for housing cost. Section 115 grants were only made to owners within a FACE or Renewal area.

Section 312 Rehabilitation loans were made to owner-occupants of homes in a FACE or Urban Renewal area whose homes were designated as in need of rehabilitation. Loans could be granted for a period of up to 20 years or 75 percent of the remaining life of the structure after rehabilitation. The loans carry an interest rate of three percent with a limit of \$14,500.

It is widely felt that until Section 115 grants are reinstated at increased levels, a large proportion of the residents of a FACE or Urban Renewal area will continue to endure the hardship implicit in programs requiring low income owners to bring their dwelling up to current standards. However, both loans and grants work well in "low cost" areas and where structures can be easily rehabilitated.

Inadequate Provision of Public and Private Services

The level of public and private services was felt by residents to be inadequate in lower income areas. Of particular concern was public transportation, police service, shopping facilities, streets and gutters, few minority businesses, recreation and the general public responsibility for upkeep of a community. To illustrate, it was felt by residents that public transportation routes do not adequately serve lower income areas. Service is slow and infrequent. Low income families must maintain an automobile in order to get to work or to shopping centers many miles from their homes. Police service was also cited as a major deficiency, especially in the south section of Stockton. In particular, respondents in the south section of Stockton.

Residents interviewed represent the following ethnic backgrounds: Spanish surnamed, Black, Filipino, Japanese and Chinese. In addition, farm workers and their union representatives were interviewed. Respondents were similar in having ethnic minority backgrounds, but were not of the same social or economic level and expressed differing views of many subjects.

These residents expressed a feeling of isolation from the total community in neighborhoods of their own ethnic concentration. It was also noted that housing could not be separated from the cultural patterns, expectations, social, educational and economic conditions of minorities who need a ~~sense~~ of identity with a particular neighborhood but also need to be able to participate in the life of the total City and County.

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GOVERNMENT RELATED CONSTRAINTS

- FEDERAL

Owners of virtually all housing benefit from one form or another of Federal Subsidy. For upper and moderate income homeowners, the subsidy is indirect. Internal revenue regulations permit mortgage interest and property tax payments to be deducted from gross income. Apartment owners have the additional bonus of depreciation allowance and deductions for maintenance and operation. Some lower income owners have been aided by direct subsidy through Federal 235, 231, 221 and 312 assistance; renters have been aided by 236 assistance, rent subsidy and public housing.

Unfortunately, just as people were beginning to learn what the Federal program numbers mean, the programs were being phased out. At this point in time, it appears that the only Federal housing assistance likely to remain in existence is the indirect tax deduction subsidy. The direct subsidy programs were placed under a moratorium. Subsequent to the date of the moratorium, only previously committed contractual obligations were being funded.

Since Federal programs provided the primary direct housing subsidy to San Joaquin County residents, the moratorium has effectively precluded new lower income housing. Intended to replace the previous list of programs is the Federal "Better Communities Act." This is the name given the second phase of Revenue Sharing. It is designed to replace the previous categorical grant programs with "block grants" or gross amounts of money transferred from Federal to local governments. Allegedly, the block grants will total not less than a community received from categorical grants. The intention is for local governments to set their own priorities for expenditures on the basis of need rather than just because money is available through a grant program. The Act, however, is having a difficult time in Congress. The latest prognosis is that there will have to be a substantial revision for the Act to be adopted in time to be in effect by July 1, 1974.

As proposed, the Act provides for \$2.3 billion with 65% going to urban cities and counties and between \$270 to \$360 million going to states for distribution to local governments. Previous revenue sharing proposals provided for nearly three times as much money but they were defeated.

The current possibilities seem to be: lifting the moratorium and reinstatement of subsidy programs, revising direct subsidy programs or their permanent termination. Should the programs be discontinued, there is a presumption that another level of government will assume responsibility using block grants, local funds, or both, but this is not clear.

•STATE

The State legislature has approved tax rebates for homeowners, a form of indirect housing subsidy. The State also has a Department of Housing and Community Development that is involved in housing at the research, information and planning level. Otherwise, the State has been inactive in housing. There is no indication that the State intends to assume any responsibility in the area of housing, beyond requiring each city and county to adopt a housing element as part of their General Plan.

The State, like the Federal government, has adopted environmental protection legislation. All projects felt to have a significant impact on the environment are subject to a review process. This requirement is intended to protect the environment and does provide a basis for more intense care and planning; however, it does tend to increase the cost of development by at least as much as the price of the Environmental Impact Report, plus the cost to the developer for the delay, plus the cost of mitigating whatever detrimental impact is revealed.

Somewhat of a constraint to the development of lower income housing is the State policy of taxing mobilehomes as vehicles rather than property. As with a motor vehicle, a portion of the mobilehome tax is returned to the local government: however, it is a relatively small amount to begin with and decreases as the mobilehome ages. This generates some resentment at the local level where there is a desire to have property occupied with tax generating uses. Therefore, sanctions are taken against mobilehomes and frequently their location is severely limited or even restricted.

The subject of tax inequity is extremely broad and complex. It extends far beyond the scope of this report. In general, however, the State dictates types and amounts of taxes which may be levied by local governments. A recent occurrence,

which undoubtedly will affect the ability of the County and cities in the County to raise revenue, is the property tax rate freeze. The property tax rate, the major source of local government revenue, now cannot be raised beyond current levels without approval of a majority of the electorate. There are exceptions, such as the event of major annexations or extension of service, but, generally speaking, the State has pretty well eliminated the property tax as a resource local government could tap to assist in the development of housing.

For many years controversy has existed on the equity of State Laws which require local governments to assess land and improvements on the basis of highest and best use and fair market value. Many feel that if land were assessed at a higher rate than improvements, this would generate more rational urban development. It is felt that the current practice tends to disregard deteriorating and marginal improvements on valuable land; encourages sprawling and hopscotching of development; and penalizes maintenance and rehabilitation of property.

Another obstacle to be overcome relates to the New Federalism concept proposed by President Nixon and manifested in the "Better Communities Act" previously described. The California Constitution is not as permissive as the Federal Constitution with regard to the utilization of public funds for private purposes. In other words, in order for local government to legally assume the direct housing assistance role previously filled by the Federal Government, it may be necessary to revise, or at least interpret more liberally, the State Constitution.

●LOCAL

Local governmental policies and actions are often in conflict with stated housing goals. Governmental actions and policies directly effect the cycle of depreciation in neighborhoods. For example, local government traditionally has provided tremendous subsidies toward the development of housing. Unfortunately, however, the subsidies have been subtle, indirect and have tended to benefit entrepreneurs rather than the ultimate consumer. Primarily, what is being referred to is the locational advantage resulting from public action that favors one category of land over another. What makes land valuable for urban purposes? The answer, of course, is its location, in reference to streets, public services and public facilities. Modern development requirements usually

provide that the developer install local streets and utilities, sometimes to dedicate land for parks and occasionally to pay a fee to account for previously installed public capital facilities. However, development depends upon the existence of established major facilities that have been installed and paid for by others. Frequently, this represents a bonus of many thousands of dollars per unit to those engaged in development activity.

In this regard, residents have complained that public services are inadequate or even absent in areas of residential decline while capital improvements are readily extended in new growth areas. Data from the Stockton Neighborhood Analysis Study supports the contention that South Stockton has suffered from population decline and benign neglect while neighborhoods to the north are encouraged to grow.

The zoning applied to land is another form of public subsidy. It is well known that zoning determines, to a great extent, the value of land as a corollary to its determining the potential use. Again, it usually is the entrepreneurs or dealer in land that captures the profit.

Zoning, particularly that for industry is often unrealistic and does not represent where development is likely to occur. In existing residential neighborhoods, such zoning fosters residential decline. Other local land development regulations tend to be somewhat reactionary in the sense that they were formulated to upgrade and provide standards where none existed previously. In many cases, requirements are imposed for the sake of appearance and enhancement of property values. There is no question that low density, large setbacks, wide streets, sidewalks on both sides and underground drainage are better. The question is, are they all necessary when a large percentage of the population is not even housed in adequate structures.

These points are raised not to attack the moral character of those who may benefit from these events and processes. On an individual basis, they assume risks and frequently contribute value for their efforts. Rather, the intention is to point out that local government may unintentionally be contributing to the inflation of land values and residential decline through their policies and commitment of resources. This is one of the factors that make housing increasingly more expensive and, perhaps more significantly, local governments may be contributing to their own financial dilemma by selling stock in their corporations too cheaply.

City initiated annexations have sometimes failed because cities have not adequately responded to the concerns of residents regarding the consequences of annexation. Residents of unincorporated fringe areas have expressed a desire for the benefits of being part of an adjacent city but fear, often erroneously, that such services will greatly increase their costs.

PUBLIC FACILITIES

This section covers three basic services: water, liquid waste and drainage. There are serious, often severe problems related to these facilities. Many of the problems derive from the geographical location, terrain and soil conditions of the County and the need to bring older, substandard areas up to an acceptable condition of health and safety. As if this weren't enough, the Federal and State governments, depended upon for financing major portions of needed major facilities, are revising their requirements to cause local governments to amend previous policies concerning use and extensions of facilities.

San Joaquin County is located in an alluvial basin formed before recorded history by the flow of water from the Sierra Nevada. Although the San Joaquin River remains to remind the County of its previous land formation, most of the County's fresh water supply comes from underground storage areas or aquifers, not **from** the river.

Water supply problems in the County are primarily expressed in terms of overdrafts on the underground supply. As pumping for domestic use increases, the barriers which forstall salt water invasion are broken down. Salt water invades and contaminates the underground stores. The closer the community **is** to the river the more likely its water supply will be affected by salt water intrusion. Pumps in the western part of Stockton have had to be closed down because of the invasion. Areas like Manteca, on the other hand, are far enough removed that they have little to worry about unless much more serious erosions take place. To prevent overdrafting, and in some cases to improve water quality, affected communities are seeking supplemental surface water supplies.

Currently liquid waste treatment is undertaken locally. Service is generally limited to the cities which own the treatment facilities. There are, of course, some conspicuous exceptions: the Lincoln Village Plant, a small plant serving the Housing Authority units in Thornton, and a small plant in Lockeford. These small secondary treatment facilities and "packase treatment plants", however, often have a number of

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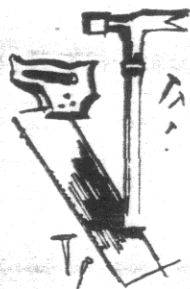
operational problems which are as yet unresolved. For example, in a number of instances adequate effluent disposal systems have not been incorporated. In at least two cases in the County, the Regional Water Quality Control Board has placed cease and desist orders on further development within a subdivision because of package plant inadequacies. The effluent disposal systems provided by the designers were inadequate to handle the load and no backup system was provided. This has precluded further development until water quality requirements have been met. Generally, residences in the unincorporated area of the County use septic tanks. Since much of the soil in the County is clay and poorly drained, many problems have occurred with septic tanks: particularly contamination of wells.

Recognizing these problems the Environmental Protection Agency has recently required cities to agree to serve as regional treatment or processing centers as a condition of accepting Federal and State financial assistance for sewer and water projects. Consequently Stockton, Manteca, Tracy and Lodi treatment plants have been designated as major processors for their planning areas, and in some cases, for communities in adjacent planning areas. Although such facilities will facilitate the extension of services to areas currently blighted because they lack sewers, the regional treatment plant approach has inherent problems of cost and capacity. Trunk lines, individual connections, pumping stations, etc., are needed and will cost a great deal of money. In addition, some cities, which have assumed the responsibility as Regional Treatment Centers in response to Federal funding support, have reached treatment plant limits or must satisfy more rigid treatment requirements before additional residential development can be permitted. These problems will have to be remedied.

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Concerning drainage, adequate storm-water disposal presents cost problems in older areas of cities and in residential areas which are not contiguous to existing development. In the older area of cities there is a need for an improved drainage system. However, in many cases, property owners

cannot afford the cost. In areas in which residential development has skipped over large vacant parcels of land, public facilities must be extended at greater cost than that for contiguous development. These increased costs are usually borne by affected homeowners and in some cases by cities.



section III: HOUSING ACTION PROGRAM

INTRODUCTION

Previous sections outlined the housing needs of the County and identified constraints to meeting this need. From these findings, it is obvious that public policy must be focused on meeting the housing need, particularly that for lower income households, and that local governments must take the initiative in trying to alleviate housing problems in the absence of State or Federal commitment. Priorities must be defined and responsibilities must be assumed by appropriate public and private entities.

The purpose of this section is to define, in brief, the major problem, or housing need: to suggest policy, or changes in policy which would address housing ills: and to suggest possible actions which should be investigated by governments to determine feasibility of implementation.

The point to be emphasized here is that the action programs and policy recommendations which follow are suggested methods of involvement and that these will be investigated further as to their practicality and feasibility by the newly created Housing Task Force. It should also be noted that it is not the intention of the Task Force to prescribe action programs for each jurisdiction but rather to suggest viable programs that each community could be involved in to alleviate housing problems.

To provide background, the Task Force was created by the San Joaquin County Board of Supervisors, the City of Tracy and the City of Stockton at the conclusion of the Community Development Program. These jurisdictions recognized that continuing responsibility for housing action should be vested in one body which will investigate, recommend and coordinate housing action programs and in other ways serve to further the objectives of safe housing in decent neighborhoods for all citizens. In order for the Task Force to accomplish these ends, it is essential that the San Joaquin County Council of Governments provide permanent technical and staff assistance.

FINDING: Residents in low income areas have experienced difficulty in obtaining financing for home purchase, construction or improvements.

■ **Policy:** Local government should act to promote the flow of capital into low and moderate income neighborhoods.

■ **Recommended Action Programs:**

1. FHA should be encouraged to review its current insuring practices with intent of directing equitable resources into the moderate income minority neighborhoods of the County.
2. Organizations such as Savings Association Mortgage Company, Inc. (SAMCO) should be encouraged to engage in a joint venture to create a revolving loan fund for rehabilitation of houses, with priority given to homeowners in designated renewal rehabilitation or code enforcement neighborhoods.
3. Cities and the County together should contribute to a single high risk insurance plan. This would greatly expand borrowing capabilities. An example of the potential of such an arrangement is in the Mission District of San Francisco where the Model Cities Program and the Crocker Bank engaged in a program of providing loans to homeowners in the area. Model Cities deposited \$150,000 as security against default and the bank, in turn, will make \$1.5 million available to residents for home improvements at seven percent interest.
4. The Cities and the County should insist that banks and insurance companies with whom they do business adopt Affirmative Action Lending and Insurance Programs. Among other things, an Affirmative Action Program implies review and revision of lending and insuring practices in supposed high risk areas.

■ **Discussion:** Over-estimation of mortgage risks of borrower and property and neighborhood have caused traditional lenders to withhold their support from the target areas of the County. Studies conducted in a number of inner cities have concluded that the fears of lending institutions and governmental officials have often been highly exaggerated as to the risk of non-payment by minorities. A recent study in

West Fresno, California advanced the following arguments:

1) Experience of those who have made housing loans in West Fresno show a very low delinquency rate; 2) Much of the belief that low income people in general, and blacks in particular, are poor credit risks comes from records on such time purchases as automobiles and households furnishings. These are not good indicators of reliability in making housing payments. Methods must be devised to redirect capital into target areas. Existing housing will further decline and neighborhoods will become even more undesirable if the existing good stock of housing is not preserved. Local governments must use their considerable power and leadership to encourage banks and lending institutions to invest in minority neighborhoods. This is not only a question of social equity, but also good business to help preserve the integrity of areas which are already built up.

FINDING: Low and moderate income families are, for the most part, excluded from the new homeownership market.

■ **Policy:** Local governments should actively seek to increase the opportunity for homeownership among low and moderate income families.

■ **Recommended Action Programs:**

1. Encourage the State to form "little ~~FHA~~'s" to provide insurance mortgage funds for buyers in the target areas who heretofore could not secure long term financing.
2. Encourage Federal revision of Section 235 to provide direct low interest rate loans to eligible families, and encourage the formation ~~of~~ a Federal bank to make such loans.
3. Promote and publicize the potential benefits of cooperative and condominium type arrangements as ownership possibilities for low and moderate income families.
4. Encourage private builders to use Turnkey programs to provide low/moderate homes in scattered sites in the study area.
5. Encourage the Housing Authority to develop new public housing units for sale to low income families in scattered sites throughout the study area.
6. Encourage the formation of a Housing Development Corporation.
7. Investigate the use of self-help, non-profit groups as potential sponsors ~~of~~ homes and other services.
8. Promote efforts to provide loans and grants from the Farmers Home Administration to construct housing in rural areas.

=Discussion: Low/moderate families generally have an opportunity only to buy older homes. Without Federal participation there will probably be little new housing constructed for low income families. Some new construction can be provided, however, through the use of special revenue sharing funds. The magnitude and nature of the Federally sponsored Better Communities Act is still undetermined, therefore ambitious

programs requiring massive amounts of money for low rent public housing cannot be considered in this report. However, preparation for future Federally funded programs must be started now if San Joaquin County is to effectively compete for Federal assistance.

Many low/moderate income families could afford to purchase their homes if a number of institutional costs commonly associated with acquisition, financing and transfer of title were reduced or eliminated. Section 235 was an interest subsidy program intended to provide homeownership opportunities to families in the \$3,000 to \$8,000 income range. The program subsidized mortgage interest rates down to 1 percent. For example, on an average \$15,000 new unit with a 30 year mortgage at 8.5 percent the estimated monthly payment would be \$155 on the open market. With the federal subsidy there would be a very low down payment and the same unit would have a monthly payment of only \$121.

One serious drawback of the Section 235 program is that the equity buildup in the subsidized program is much smaller than on a direct low interest rate loan. If, for instance, the government would provide a direct loan of \$15,000 for thirty years to a family at 1 percent interest rate, in fifteen years the equity buildup would be \$6,950. Under this subsidy program, after fifteen years of payment on a thirty year FHA insured loan at 8.5 percent, the homeowner will have accumulated only \$3,200 in equity. Since homeownership is a means of savings for moderate income people it would appear that interest subsidy programs defeat this intent.

In the past, Turnkey programs were used to provide homeownership opportunity to poor people. Under these programs any private developer may propose to a local housing authority to build public housing in accordance with his own plans and specifications. If the units were appropriately priced and met acceptable design standards, the local housing authority contracted with the developer to purchase the completed housing. "Turning the Keys" over to the local housing authority who then offered the houses for sale to low and moderate income families.

Turnkey III type programs offered homeownership possibilities to families who have been tenants in publicly owned units for some time. Equity was built up through rent payments or from credits earned from undertaking maintenance. Under

existing law the tenant would never pay more than 25 percent of his adjusted income for rent. As his income increased his rent would increase also. This would continue until such time as his adjusted income exceeded the set maximum. At that time, the tenant would either convert to the homeownership program or acquire housing elsewhere, thereby permitting a family in the lowest income group to receive the necessary assistance.

Programs under the jurisdiction of the Farmers Home Administration should also be investigated as to their ability to provide housing in rural areas. For example, the FHA with an office in Stockton, provides Section 502 loans and Section 504 grants with interest rates as low as one percent to low income families in rural areas of 10,000 or less. Under Section 502, loans are issued to individual families or non-profit groups who purchase materials and save labor **costs** by investing their own "sweat" in construction of new homes.

FINDING: The primary source of affordable and decent housing for low and moderate income households is in the rehabilitation and preservation of the existing housing stock.

■ **Policy:** Local government should promote the maximum use of rehabilitation and assisted code enforcement procedures where appropriate.

■ **Recommended Action Programs:**

Rehabilitation

1. The County and the Cities should set aside sufficient monies from special revenue sharing to establish a revolving fund account similar to the Section 312 loan program of HUD, one which is especially tailored to the needs of the County. The concept of making such loans available on a County-wide basis should be investigated.
2. Private lending institutions and banks should be encouraged by the County and the Cities to form pooled risk insurance plans to provide loans for meaningful rehabilitation treatment in areas not covered by code enforcement programs.
3. Non-profit and limited dividend sponsoring groups who demonstrate the ability to provide expert management skills should be encouraged and assisted by the Cities and the County to undertake minimum and moderate size rehabilitation programs.
4. Large corporations and experienced construction companies should be encouraged to use their considerable resources, management skills and expertise for demonstration programs. Such programs should be located in rehabilitation treatment areas. Demonstration programs should, at a minimum, cover a city block. Other less experienced private sponsoring groups could benefit from the results of the demonstration program and the impact of a large size project will serve as a focus for other community conservation efforts.
5. Encourage the establishment of a limited dividend Housing Development Corporation composed of major businesses, residents and housing professionals. Shares could be issued to provide seed money to buy vacant land or deteriorating structures for the purpose of rehabilitating and selling them to low income families. This approach has been used in the City of Pittsburgh, Pennsylvania and in Compton, California.
6. Promote efforts to provide Farm Home Administration rehabilitation loans to low income owner-occupants to make needed repairs.

Code Enforcement

1. All housing offered for sale should be inspected prior to sale and should be brought up to housing code prior to occupancy.
2. Code enforcement programs should be undertaken on a neighborhood basis and subsidies must be available for those families who cannot afford to make needed corrections.
3. Code enforcement programs must be coordinated with other rehabilitation and relocation efforts and with social and economic counselling programs.
4. Voluntary code enforcement must be stimulated by area-wide educational programs. The Cities and the County should provide guidance and technical assistance to residents who wish to make their own repairs.
5. The Cities and the County should survey all neighborhoods on a periodic basis with the intent of detecting early decline, such as neglect of minor repairs and unpainted houses. Such surveys should also include assessment of public improvements. Information regarding the condition of neighborhood public facilities should be incorporated in the formulation of capital improvement programs. Voluntary repair and rehabilitation of these areas should be encouraged through education programs, and technical assistance from the Planning and Building Departments and colleges should be made available to homeowners. These services should be made available after normal working hours and on weekends.
6. Demolition should be kept at a minimum and efforts should be made to keep very low rent housing on the market.
7. Add sufficient personnel to code enforcement staff to adequately provide area-wide surveys and technical assistance to homeowners.

● Discussion:

Rehabilitation

The goals of rehabilitation are to provide much needed quality housing, in the shortest possible period of time, at rents and prices which people can afford. Secondly, rehabilitation tends to stabilize neighborhoods, deters future decline and loss of units and protects the sizeable investment of governments in public facilities. Since rehabilitation represents one of the major thrusts of this report, it is described in more detail than will other program actions.

Types of Rehabilitation Programs

Four general types of rehabilitation can occur. The least costly action is a "paint-up, fix-up" program which runs less than 5 percent of the cost of new construction. This effort may be viewed **as** ordinary maintenance and somewhat less than minimum rehabilitation. A neighborhood organization with voluntary and/or public support may undertake such a project as a means of increasing neighborhood awareness and community pride. Minimum rehabilitation programs seek to achieve a certain level of quality at costs which do not exceed 20 percent of the cost of new construction. Moderate rehabilitation standards would be attainable at unit costs which do not exceed 50 percent of the new construction. Maximum rehabilitation would bring housing units to new construction standards and would require costs within 50 to 80 percent of new construction. It has been found in many programs across the country that maximum rehabilitation has been extremely costly. In the Amity Village program in New York City, for example, maximum rehabilitation cost nearly as much as it would have to demolish and rebuild. Minimum and moderate rehabilitation have enjoyed varying degrees of success in the large cities of the nation. A "paint-up, fix-up" program coupled with a Federally Assisted Code Enforcement (FACE) program in the Belle Haven Section of Menlo Park, California, has contributed substantially to a renewed sense of community pride and has helped to conserve houses in a minority suburban community.

The level of rehabilitation selected must depend upon the unique characteristics and needs of a particular community and the age and condition of the housing stock. Each requires financing equal to the magnitude of the task.

Federal Assistance Programs

Prior to the moratorium of 1973, the Federal government provided financial assistance to localities and non-profit or limited partnership sponsoring groups for rehabilitation. Reference will still be made to these programs since some are felt to be useful models for local government to use in the allocation of special revenue sharing monies and also because future Federal participation in the housing market may be based upon these experiences. A number of Federal assistance programs were available for rehabilitation of housing.

~~Section 312 loan~~ and Section 115 grant programs served low and moderate income homeowners in code enforcement and urban renewal areas. Section 312 loans offered 3 percent interest rate loans repayable over a twenty year period. The maximum loan ceiling was \$10,000. Section 115 grants were restricted to very low income homeowners with incomes not to exceed \$3,000 a year and the grant maximum was \$3,500.

A 1970 analysis of the performance of Federal housing subsidy programs was prepared by the George Washington University Center for Manpower Policy Studies. The analysis, entitled "Low Income Housing: A Critique of Federal Aid", indicates that Section 312 loans and Section 115 grants accounted for more housing rehabilitation than any other subsidy program. Both programs concentrated on houses in the \$5,000 to \$10,000 range. The Section 115 grant helped the lower income family make needed repairs but not rehabilitate since the typical grant was less than \$2,000 and the family usually could not afford to go further into debt to secure additional money for rehabilitation. The average Section 312 loan was for \$5,300 and allowed for minimum to moderate rehabilitative efforts. Local housing professionals indicated that under-funding of programs and restricted use of both programs to code enforcement or urban renewal area limited the extent to which these programs were usable to overcome blight. It was further indicated that the Section 115 grant program should have more liberal family income criteria so that large families, who might have incomes above the \$3,000 but who were inadequately housed, could benefit from the program.

The Section 236 program was aimed at the non-profit or limited-dividend groups with experience in the housing market and a demonstrated long-lasting concern with housing production and problems. The program could be used for single family units or for moderate size (20-40 units) apartments. Public housing authorities could use Section 236 to acquire and rehabilitate rental housing units in "adequate" neighborhoods. "Adequate" implying a scattering technique to place low-moderate income rentals in middle income neighborhoods. Rehabilitation by this method was usually of a moderate to maximum level and included, in some cases, gutting buildings and completely restructuring the interior. Section 235 and 221h could be used by non-profit sponsoring organizations for rehabilitation of small size programs (10-20 units). Only a few programs have been funded under these sections, however. Regular Section 235 could be used for rehabilitation of individual units.

In addition to these programs, the Farmers Home Administration, under Section 502 of the Housing Act, can provide low interest loans up to \$ 7000 to owner-occupants in rural areas for repairs which correct conditions which endanger the health or safety of a family.

Sponsors of Rehabilitation Program

Housing authorities, urban renewal agencies or other governmental bodies can sponsor rehabilitation programs for low and moderate income people. In addition, private sponsorship may take a variety of forms: 1) non-profit sponsors such as church-affiliated organizations who receive governmental assistance to buy, rehabilitate, and rent or sell completed units to eligible consumers, 2) private for-profit developers who are willing to accept limited cash returns plus additional tax benefits, can buy with governmental assistance and sell completed units, 3) large corporations, primarily those engaged in the manufacturing of building products, who participate in rehabilitation programs as a means of showcasing their products, testing new components, protecting inner-city investments and also to seek a profit. National Gypsum, for example, explains its activities in rehabilitation programs in this way: "a desire to create social profit concurrent with financial profit" while another large company, Warner and Swasey, entered the field because among other reasons "as an inner-city operation, the company has concluded that it can stay and fight or run to the suburbs. It has elected to stay where it is", (Journal of Housing, 1970, p.80)

Problems Encountered in Rehabilitation Programs

Rehabilitation is not an easy process. The experience of public and privately sponsored programs across the nation have uncovered a number of critical features which seem to re-occur regardless of the size of the project or the quality of the program objectives. Privately sponsored programs have had problems of underestimation of costs, inefficiency of small scale operation, mismanagement, difficulties of securing properties and clearing titles, conflicts over goals and objectives and related problems.

Private sponsors generally wish to provide a number of quality units at reasonable costs. They evaluate program success in terms of the number of people rehoused and the comparison of the environment of the people prior to rehabilitation with the new environment created by the program. Community leaders, however, may have a different

set of criteria by which "successful programs" may be gauged. They might well consider the number of jobs produced for minorities during construction, the training opportunities and the feeling of people with control over their own environment as equally as important as the number of new units produced--conflicts between these two views of success have caused delays in projects and substantial cost overruns, especially when the sponsors were inexperienced in housing. The possibility of private sponsorship--community leadership interaction should not be minimized. Early efforts must be made to reconcile possible differences.

Code Enforcement

Code enforcement has a connotation of being a punitive, costly, disruptive process. In some cases, tenants have been forced to relocate because rehabilitated units become too costly for them to continue to rent. Owners may be required to spend large amounts of money in order to bring structures up to code. If the owner is unable to afford the expenditure, the unit may not be permitted to be occupied and is thus lost as a housing resource. Increased tax assessment on the rehabilitated building may also bring a financial hardship on an owner. Thus a key element in code enforcement is the availability of low interest rate loans to finance repair and rehabilitation. Under these conditions, code enforcement efforts should be expanded to all neighborhoods needing conservation.

FINDINGS: The problem of providing affordable and decent housing for the elderly is severely complicated by the need for special urban services and by relatively low fixed incomes.

■ **Policy:** Local government should continue to expand housing opportunities and services for the elderly.

● **Recommended Action Programs:**

1. Work with the Area Technical Agency for aging programs to address the problems of the elderly in each planning area and support its outreach efforts.
2. Sites for senior citizen service and recreational centers should be investigated which are near transportation lines and provide security and access to medical services. An example of such a center is the Little House in Menlo Park, California where over 2,000 senior citizens find companionship and recreational outlets. The budget for the Little House is \$100,000 per year. Transportation is provided by a mini-bus system and special services are provided such as a braille room. One meal a day is provided several times a week.
3. Housing centers for the elderly have been constructed with HUD Section 236 and Section 23 programs. Such funds are presently not available. In lieu of Federal funds, a special district may be formed to provide funds for elderly citizen housing. The Geriatric Authority of Holyoke, Massachusetts, is funded in this manner.

■ **Discussion:**

Elderly people need housing which they can afford and a number of additional support services which can best be met in urban areas by the establishment of centralized senior living arrangements. In rural areas, elderly people who wish to remain in their family home usually need low cost loans to make repairs and must depend upon the few social agencies with home visit services or neighbors for additional help.

Any housing program for the elderly should consider six elements of adequacy: medical services (including an insurance program), optional meal service at least once a day, social and recreation programs including access to public social services, a security program including patrol

and emergency response, property maintenance, and transportation. As is clear from these criteria, location of housing in the center of town where there is good security may eliminate the need for a security program and transportation, for example. Therefore, the emphasis to be placed on each of these criteria in meeting the housing need of the elderly is dependent on the location of the housing site.

Studies also indicate that the best housing for the elderly is that which is kept to the smallest number of units possible to provide all six services. It has been suggested that a minimum of 50 to 100 older participating citizens is needed for a community to consider special housing facilities for the elderly.

FINDING: Residential deterioration in lower income areas is due not only to a lack of money to pay for the cost of repairs but also, in many cases, to a lack of knowledge concerning ordinary up-keep.

■ **Policy:** Local government should actively be involved in developing consumer education and assistance programs.

■ **Recommended Action Programs:**

1. Establish, with public subsidy, a non-profit Home Maintenance Corps to work in target areas.
2. Seek to expand the Housing Authority's consumer education service to include all persons needing such assistance.
3. Encourage the Agricultural Extension Service and Community Colleges to establish home repair clinics in target areas.
4. Promote a centralized, coordinated housing relocation and housing information office.
5. Encourage the use of cable television and other media to provide consumers with information concerning housing care.

■ **Discussion:**

There is a need to develop innovative institutional arrangements to provide maintenance, education and management services to rental units and owner occupied homes alike. A Home Maintenance Corps should be established, with public funding, to provide these services. This would allow a continuing stabilizing force to be present in newly rehabilitated areas to insure upkeep and prevent reversal of the rehabilitation process.

Home ownership counseling assistance was available under Section 237, HUD program. This service was for families who were considered marginal or poor credit risks by conventional standards and who were ineligible for other financing programs. Counseling was offered on debt management and home ownership. This badly needed service could be undertaken by a privately financed service organization.

Housing assistance information and relocation assistance is currently handled by several different agencies. These services should be combined to save costs and to prevent duplication of agency effort.

All residents in need of housing assistance should be encouraged to participate in an expanded security and service program of the Housing Authority. Currently, the Housing Authority operates these programs on a limited budget only for their own tenants. Those persons **who** are candidates for assisted home ownership should be required to participate in home management training.

FINDING: In areas of high ethnic concentration, there is a need for neighborhood identity and involvement with the total community.

■ **Policy:** In areas of high ethnic concentration, local governments should support efforts to foster neighborhood pride and improve interaction with the total community.

■ **Recommended Action Programs:**

1. Initiate programs which would improve the general appearance of ethnic communities.
2. Implement social and cultural programs designed to preserve the unique aspects of each culture within residential areas of their ethnic concentration.
3. Involve residents of minority neighborhoods in precise, short-range neighborhood planning designed to accomplish realistic objectives to correct housing deficiencies.
4. Consider organizational arrangements which would equitably represent the housing concerns and needs of minority neighborhoods.
5. Support efforts to broaden representation on all appointed boards and commissions.

■ **Discussion:**

In interviews conducted with minority residents, each ethnic group felt that the unique aspect of his culture should be preserved as much **as** possible within the residential areas of their ethnic concentration. They also expressed a desire to have identifiable neighborhood institutions which could interact with the total community.

Implicit in these conversations was the desire for a true choice regarding housing location. Minority residents wanted the opportunity to choose a decent neighborhood either in areas of their **own** ethnic concentration **or** in other residential areas. By upgrading existing minority neighborhoods (which too often are characterized by residential deterioration) this choice becomes a tangible reality.

FINDINGS: Governmental policies, ordinance and actions are often in conflict with desired housing goals and directly affect the cycle of depreciation in neighborhoods.

■ **Policy:** Governments should make the necessary administrative and ordinance changes in order to assure compatibility with stated housing goals.

■ **Recommended Action Programs:**

1. Evaluate and update General Plans and Zoning Districts to insure that extravagant use of high density residential, commercial and industrial designations does not deter the conservation of older residential neighborhoods.
2. Incorporate provisions for special conservation zoning districts in City and County ordinances and actively seek the establishment of such districts. Said districts would be designed to provide stability to neighborhoods where existing mixed uses otherwise would imply future change and increase instability.
3. Develop and promote a County-wide Land Bank system which will buy, hold and resell land in areas where conflicting land uses have retarded residential expansion: in areas where assisted housing is needed: and in expansion areas where land appreciates in value because of public actions.
4. Examine and revise development regulations with a view to lowering the cost of shelter without, of course, increasing overall public costs or hazards to health and safety. In this regard, a set of minimum standards to meet the requirements of the Housing Code should be established in written form to assure consistent interpretation of the Housing Code **for** rehabilitation purposes. The minimum standards should be concerned with external appearance and safe housing conditions but should not require used or rehabilitated housing to be brought up to an unrealistically high level.
5. Investigate the possibility of requiring residential developers to make available a percentage of their units to low and moderate income families as part of a housing allocation plan.

6. Encourage the Local Agency Formation Commission to work with the cities to establish Spheres of Influence for the cities and outline staged city expansion areas within the Spheres. The expansion areas will be the urban growth areas of the County. The County should be encouraged to inhibit urban growth in other areas. This practice will lead to more rational, conservable City growth.
7. Encourage cities to couple their annexation efforts with programs which respond to the concerns of residents regarding annexation.
8. Encourage the County-wide coordination of all housing agencies and programs to minimize cost and maximize efficiency in meeting the housing needs of the County.
9. Work for the repeal of Article 34 of the State Constitution which requires voter approval of public housing projects .

■ **Discussion:**

Zoning and other institutional devices are ways in which local governments can protect existing public investments and help direct future growth. However, zoning particularly that for industry, is often unrealistic and does not represent where development is likely to occur. In existing residential neighborhoods, such zoning fosters residential decline.

Clearly zoning regulations and general plans must be revised and updated to reflect realistic needs. The actual land area needed for industrial and commercial growth must be determined using the most sophisticated projections possible. Industrially desirable sites on major transportation routes should be identified. Residential development in these areas should be discouraged. The County's computerized information system will aid in determining optimum land use patterns. Green belts should be used as barriers between industrial sections and residential neighborhoods.

In addition to more effective use of zoning controls, a new institutional structure is needed: one which could buy and hold land for future development. A County-wide Land Bank could mitigate the speculative increase in land costs which contribute ~~so~~ heavily to the high cost of housing. Future growth could be directed into preassigned districts. Sufficiently large tracts could be assembled to attract new industry into the inner city where police and transportation routes are already established. Growth could occur in an

orderly fashion and industrial, commercial and residential leapfrogging and sprawl would be curtailed thereby reducing the costs of providing public facilities. Industrial growth and residential redevelopment could be timed to the expenditure schedule of the capital improvements budget.

If we accept the premise implied here, that governments should benefit from the decisions and investments made in behalf of the public for the public benefit, then it would be justifiable **for** localities to require developers to assist in meeting the housing needs of low and moderate income families.

There are other ordinance and policy changes which local governments should investigate in order to achieve consistency with stated housing goals. The Cities and the County should take a close **look** at building and development regulations. These may contribute unnecessarily to the added cost of housing. An examination of City and County policy regarding future development areas may also prove productive and serve to head off possible land use conflicts. Annexation procedures should also be scrutinized to insure success in populated areas.

In addition to these actions, all agencies in the County which deal with housing and renewal should be coordinated. These would allow for consistency in policy and efficient use of manpower, resources and information dissemination. Special Federal revenue sharing money could more efficiently be channeled through agencies which coordinated their efforts. The cities and County could actively promote this coordination by expanding the area served by some agencies such as the Stockton Redevelopment Agency to include the entire County and encouraging maximum communications among the existing agencies.

At the state level, a major constraint in providing housing for low and moderate income families is Article 34 of the State Constitution which requires voter approval for public housing projects. This effectively prohibits public housing authorities from utilizing the funding programs of Federal agencies, notably HUD and the Farmers Home Administration, without the consent of the electorate. Repeal of Article 34 would greatly increase the capacity of the Housing Authority to meet local housing needs.

FINDING: Housing deficiencies and needs are directly related to problems encountered in employment, education, community health, and other socio-economic areas.

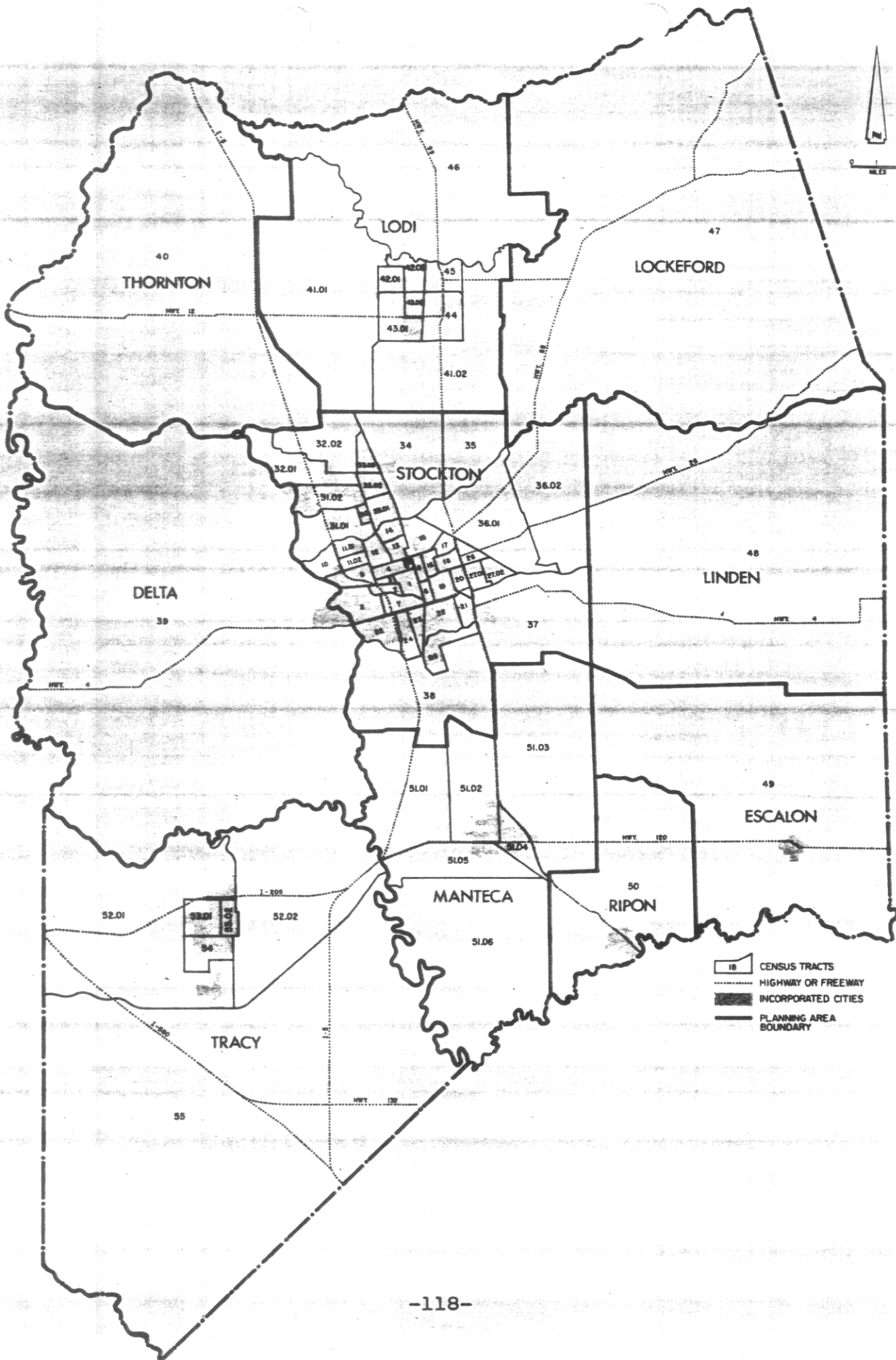
■ **Policy:** Governments should address housing problems in a comprehensive manner, coordinating their efforts with other agencies and organizations concerned with housing and related problems.

■ **Recommended Action Programs:**

1. The Housing Task Force, as the Citizens Advisory Committee to the Council of Governments, should be provided with permanent staff and technical assistance by COG in order for it to carry out its objectives on continuing basis.
2. The Council of Governments should actively pursue funding from various sources in order to meet staffing and programming needs of the Housing Task Force.
3. A subcommittee of the Housing Task force should be formed which would be responsible for reviewing the activities of other agencies as it relates to housing and for developing strategies and methods to assure coordination and compatibility between the programs of these groups and those recommended for implementation by the Housing Task force.
4. A program of socio-economic analysis should be initiated on a County-wide basis, in order to prepare socio-economic profiles of neighborhoods, particularly those which may require some form of community renewal action.

■ **Discussion:** Analysis of the condition of housing survey data and census data reveals that in areas of severe housing deficiencies, socio-economic problems are greater than in other parts of the community. Specifically, there is a disproportionate share of the unemployed and underemployed and, as might be expected, concentrations of the poor, the unskilled and those with low educational levels. Programs of neighborhood improvement must, therefore, be aware of and address these problems otherwise only temporary changes will be produced. Coordination must also be fostered among housing agencies and other agencies concerned with housing related problems since every action which increases the earning, skills and opportunities of residents in potential project areas strengthens the neighborhood. Efficient communication and cooperation among these groups would also facilitate efforts to seek housing sponsors for demonstration programs from foundations, corporations, insurance companies, and other potential sources.

APPENDIX



POPULATION CHARACTERISTICS 1960-1970

| | POPULATION | | | INCREASE | | | MEDIA | | | AGE | | | RACIAL DISTRIBUTION | | | | | |
|-----------------------|------------|--------------------------|--------|--------------------------|-------------------|--------------------------|-------------------|------|------|------|-------------------|------|---------------------|------|-------------------|------|--|--|
| | I | | I | | | | M | E | PE | LE | % BLACK | | % SP. | ISH | % | HER | | |
| | # | % OF COUNTY ¹ | # | % OF COUNTY ¹ | 1960 ² | % OF COUNTY ¹ | 1960 ² | 1970 | 1960 | 1970 | 1960 ² | 1970 | 1960 ³ | 1970 | 1960 ³ | 1970 | | |
| SAN JOAQUIN COUNTY | 249989 | 100.0 | 290208 | 100.0 | 16.1 | 100.0 | 30.8 | 28.1 | 30.0 | 29.1 | 4.1 | 5.4 | | 18.1 | 5.2 | 6.5 | | |
| STOCKTON PA | 155220 | 62.1 | 176201 | 60.7 | 13.5 | 52.2 | 31.1 | 28.0 | 30.4 | 28.6 | 7.0 | 8.3 | | 19.5 | 5.1 | 7.8 | | |
| CITY | 06321 | (55.6) | 107644 | (61.1) | 24.1 | 53.0 | 33.1 | 28.1 | 32.1 | 24.0 | 8.5 | 11.0 | | 21.2 | 7.4 | 9.5 | | |
| UNINC | 68099 | (44.4) | 68565 | (138.9) | -0.5 | -0.8 | 27.1 | 27.5 | 27.4 | 28.4 | 5.2 | 4.2 | | 16.8 | 3.5 | 5.2 | | |
| MDI PA | 31903 | 12.8 | 39832 | 13.7 | 24.5 | 19.7 | 33.8 | 31.6 | 32.4 | 32.8 | - | 0.1 | | 9.7 | 4.1 | 4.3 | | |
| CITY | 22229 | (69.7) | 20691 | (72.0) | 29.1 | 16.1 | 33.1 | 32.0 | 33.4 | 34.5 | - | - | | 7.4 | 2.0 | 3.3 | | |
| UNINC | 9674 | (30.3) | 11141 | (28.0) | 15.2 | 3.6 | 33.1 | 29.1 | 29.8 | 28.3 | 0.1 | 0.2 | | 15.9 | 9.5 | 6.9 | | |
| TRACY PA | 19933 | 8.0 | 21728 | 7.5 | 9.0 | 4.5 | 27.4 | 26.3 | 27.6 | 29.7 | 3.1 | 2.3 | | 26.6 | 2.2 | 2.4 | | |
| CITY | 11289 | (56.6) | 14724 | (67.8) | 30.4 | 0.5 | 29.0 | 27.4 | 28.1 | 29.7 | 1.8 | 1.7 | | 24.4 | 0.9 | 1.7 | | |
| UNINC | 8644 | (43.4) | 7004 | (32.2) | -19.0 | -4.1 | 25.8 | 24.2 | 25.7 | 29.7 | 4.8 | 3.5 | | 31.2 | 4.0 | 3.9 | | |
| MANTECA-LATHROP PA | 17307 | 6.9 | 26562 | 9.2 | 53.5 | 23.0 | 27.1 | 22.4 | 26.3 | 25.8 | 0.6 | 1.4 | | 15.7 | 3.0 | 4.4 | | |
| MANTECA CITY | 8242 | (47.6) | 13845 | (52.1) | 68.0 | 13.9 | 26.4 | 25.3 | 26.0 | 25.8 | 0.1 | 0.1 | | 12.2 | 0.5 | 2.4 | | |
| UNINC | 9065 | (52.4) | 12717 | (47.9) | 40.3 | 9.1 | 27.1 | 20.5 | 26.6 | 25.0 | 1.1 | 2.9 | | 19.5 | 5.3 | 6.5 | | |
| ESCALON PA | 5926 | 2.4 | 6986 | 2.4 | 17.9 | 2.6 | 29.6 | 27.9 | 29.8 | 29.8 | 0.1 | - | | 15.3 | 0.3 | 2.1 | | |
| CITY | 1763 | (29.8) | 2366 | (33.9) | 34.2 | 1.5 | 30.4 | NA | 32.7 | NA | - | - | | NA | 0.6 | 2.6 | | |
| UNINC | 4163 | (70.2) | 4620 | (66.1) | 11.0 | 1.1 | 29.3 | NA | 28.5 | NA | 0.1 | 0.1 | | NA | 0.2 | 1.9 | | |
| RIPON PA | 4514 | 1.9 | 5362 | 1.0 | 11.2 | 2.0 | 28.7 | 27.5 | 29.2 | 28.5 | - | - | | 8.1 | 0.7 | 0.9 | | |
| CITY | 1894 | (41.4) | 2679 | (50.0) | 41.4 | 2.0 | 27.2 | 26.8 | 29.1 | 27.6 | 0.1 | 0.1 | | NA | 0.6 | 1.0 | | |
| UNINC | 2680 | (58.6) | 2683 | (50.0) | 0.1 | 0.0 | 29.7 | 28.1 | 29.2 | 29.5 | - | - | | NA | 0.8 | 0.1 | | |
| LOCKEFORD-CLEMENTS PA | 4012 | 1.6 | 5139 | 1.8 | 28.1 | 2.8 | 31.4 | 28.1 | 28.8 | 30.6 | 0.3 | 0.6 | | 12.4 | 2.5 | 3.6 | | |
| SOUTH DELTA PA | 5893 | 2.4 | 3252 | 1.1 | -44.8 | -6.6 | 30.6 | 35.9 | 24.8 | 26.0 | 0.5 | 0.7 | | 41.6 | 8.3 | 4.1 | | |
| LINDEN-PETERS PA | 2679 | 1.1 | 3017 | 1.0 | 12.6 | 0.8 | 34.8 | 29.0 | 31.2 | 30.8 | 0.1 | 0.1 | | 8.8 | 2.3 | 1.8 | | |
| THORNTON PA | 2542 | 1.0 | 2121 | 0.7 | -16.6 | -1.0 | 32.4 | 30.0 | 22.9 | 26.3 | 0.0 | 1.1 | | 38.0 | 3.3 | 9.5 | | |

¹Percentages in Parenthesis relate to Planning Area figures

²Spanish includes persons of Spanish language and other persons of Spanish surname

³1960 and 1970 base data cannot be related

SOURCE: U.S. Census of Population and Housing, 1960, Table 1-2, 1970, Table P-1, P-5, P-7: General Population Characteristics, 1960, Tables 20-24, 1970, Tables 27, 20, 31

POPULATION DISTRIBUTION OF CITIZENS OVER 65

| | ELDERLY (65 AND OVER) | | | | | | | ELDERLY BELOW POVERTY LEVEL | | |
|-----------------------|-----------------------|----------------------|----------------|-------|----------------------|----------------|---------------------|-----------------------------|------------------------|----------------------------------|
| | # | 1960 % OF AREA | % OF COUNTY | # | 1970 % OF AREA | % OF COUNTY | % CHANGE 1960-10 | # | 1970 % OF COUNTY | % OF TOTAL ELDERLY BY AREA |
| SAN JOAQUIN COUNTY | 24116 | 9.6 | 100.0 | 29676 | 10.2 | 100.0 | 23.1 | 6200 | 100.0 | 20.9 |
| STOCKTON PA | 15302 | 9.9 | 63.5 | 18244 | 10.4 | 61.5 | 19.2 | 3776 | 60.8 | 20.7 |
| CITY | 10454 | 12.1 | 43.4 | 12380 | 11.5 | 41.7 | 10.4 | 2401 | 38.7 | 19.4 |
| UNINC | 4848 | 1.0 | 20.1 | 5864 | 8.6 | 19.8 | 21.0 | 1375 | 22.1 | 23.4 |
| LODI PA | 3880 | 12.2 | 16.1 | 5035 | 12.6 | 17.0 | 29.8 | 1071 | 17.3 | 21.3 |
| CITY | 3014 | 13.6 | 12.5 | 4115 | 14.3 | 13.9 | 36.5 | 904 | 14.6 | 22.0 |
| UNINC | 866 | 9.0 | 3.6 | 920 | 8.3 | 3.1 | 6.2 | 167 | 2.7 | 18.2 |
| TRACY PA | 1415 | 7.1 | 5.9 | 2028 | 9.3 | 6.8 | 43.3 | 429 | 6.9 | 21.2 |
| CITY | 914 | 8.1 | 3.8 | 1415 | 9.6 | 4.0 | 54.8 | 264 | 4.2 | 18.7 |
| UNINC | 501 | 5.8 | 2.1 | 613 | 8.8 | 2.0 | 22.4 | 165 | 2.7 | 26.9 |
| MANTECA-LATHROP PA | 1347 | 7.8 | 5.6 | 1827 | 6.9 | 6.2 | 35.6 | 459 | 7.4 | 25.1 |
| CITY | 608 | 7.4 | 2.5 | 1024 | 7.4 | 3.5 | 68.4 | 247 | 4.0 | 24.1 |
| UNINC | 737 | 8.2 | 3.1 | 803 | 6.3 | 2.7 | 8.7 | 212 | 3.4 | 26.4 |
| ESCAWEN PA | 562 | 9.5 | 2.3 | 673 | 9.6 | 2.3 | 19.8 | 139 | 2.2 | 20.7 |
| CITY | 240 | 13.6 | 1.0 | 315 | 13.3 | 1.1 | 31.3 | | | |
| UNINC | 322 | 7.7 | 1.3 | 358 | 7.7 | 1.2 | 11.2 | | | |
| RIPON PA | 472 | 10.5 | 2.0 | 603 | 11.2 | 2.0 | 25.1 | 116 | 1.9 | 19.2 |
| CITY | 230 | 12.1 | 1.6 | 378 | 14.1 | 1.3 | 64.3 | | | |
| UNINC | 252 | 9.4 | 1.0 | 225 | 8.4 | 0.7 | -10.7 | | | |
| LOCKEFORD-CLEMENTS PA | 397 | 9.9 | 1.6 | 427 | 8.3 | 1.4 | 7.6 | 61 | 1.0 | 14.3 |
| SOUTH DELTA PA | 294 | 5.0 | 1.2 | 303 | 9.3 | 1.0 | 3.1 | 73 | 1.2 | 24.1 |
| LINDEN-PETERS PA | 296 | 11.0 | 1.2 | 307 | 10.2 | 1.0 | 3.7 | 58 | 0.9 | 18.9 |
| THORNTON PA | 141 | 5.5 | 0.6 | 229 | 10.0 | 0.0 | 62.4 | 26 | 0.4 | 11.3 |

SOURCE: U.S. Census of Population and Housing, 1960, Table p-2,
1970, Tables P-1, P-4: General Population Characteristics,
1960, Tables 20, 22, 24, 1970, Tables 28, 31

TABLE 3

CHANGE IN NUMBER AND SIZE OF HOUSEHOLDS

| NUMBER OF HOUSEHOLDS | | | HOUSEHOLD SIZE | | | | |
|-----------------------|-------|----------------|----------------|------|----------------|----------------------|------|
| 1960 | 1970 | % OF CHANGE | 1960 | 1970 | % OF CHANGE | 1970 | |
| | | | | | | BLACK | |
| | | | | | | SPANISH ¹ | |
| SAN JOAQUIN COUNTY | 74657 | 23.7 | 3.15 | 3.03 | -3.8 | 3.45 | 3.79 |
| STOCKTON PA | 47646 | 20.5 | 3.09 | 2.96 | -4.2 | 3.45 | 3.71 |
| CITY | 27742 | 30.5 | 2.89 | 2.85 | -1.4 | 3.52 | 3.60 |
| UNINC | 19904 | 6.5 | 3.38 | 3.15 | -6.8 | 3.13 | 3.93 |
| LODI PA | 10366 | 27.9 | 3.03 | 2.95 | -2.6 | NA | 4.13 |
| CITY | 7555 | 31.8 | 2.90 | 2.82 | -2.8 | NA | 3.94 |
| UNINC | 2811 | 17.5 | 3.41 | 3.36 | -1.5 | NA | 4.36 |
| TRACY PA | 5409 | 24.1 | 3.33 | 3.15 | -5.4 | NA | 3.90 |
| CITY | 3493 | 38.2 | 3.23 | 3.02 | -6.5 | 2.73 | 3.80 |
| UNINC | 1916 | -1.5 | 3.50 | 3.47 | -0.9 | NA | 4.08 |
| MANTECA-LATHROP PA | 4983 | 52.9 | 3.45 | 3.35 | -2.9 | NA | 4.05 |
| CITY OF MANTECA | 2474 | 70.3 | 3.33 | 3.25 | -2.4 | 2.83 | 3.55 |
| UNINC | 2509 | 35.7 | 3.57 | 3.48 | -2.5 | NA | 4.47 |
| ESCALON PA | 1765 | 22.6 | 3.34 | 3.20 | -4.2 | NA | 4.10 |
| CITY | 595 | 41.5 | 2.93 | 2.80 | -4.4 | NA | NA |
| UNINC | 1170 | 13.0 | 3.55 | 3.45 | -2.8 | NA | NA |
| RIPON PA | 1368 | 19.2 | 3.33 | 3.23 | -3.0 | NA | 3.13 |
| CITY | 595 | 41.5 | 3.18 | 3.10 | -2.5 | NA | 4.93 |
| UNINC | 773 | 1.9 | 3.47 | 3.25 | -6.3 | NA | 2.40 |
| LOCKEFORD-CLEMENTS PA | 1186 | 28.6 | 3.33 | 3.32 | -0.3 | NA | 3.99 |
| SOUTH DELTA PA | 539 | -4.3 | 3.33 | 3.26 | -2.1 | NA | 4.17 |
| LINDEN-PETERS PA | 842 | 13.5 | 3.17 | 3.14 | -0.9 | NA | 3.50 |
| THORNTON PA | 553 | 4.5 | 3.59 | 3.25 | -9.5 | NA | 3.42 |

¹ Spanish includes persons of Spanish language and other persons of Spanish surname

SOURCE: U.S. Census of Population and Housing, 1960, Table P-1, 1970, Tables P-1, P-5, P-7; General Population Characteristics, 1960, Tables 21, 23, 1970, Tables 29, 31

(Heads of Households = Number of Households)

MEDIAN FAMILY INCOME-1969

| CENSUS TRACT | NUMBER OF FAMILIES | MEDIAN INCOME | PERCENT OF COUNTY MEDIAN | CENSUS TRACT | NUMBER OF FAMILIES | MEDIAN INCOME | PERCENT OF COUNTY MEDIAN | CENSUS TRACT | NUMBER OF FAMILIES | MEDIAN INCOME | PERCENT OF COUNTY MEDIAN |
|--------------|--------------------|---------------|--------------------------|--------------|--------------------|---------------|--------------------------|--------------|--------------------|---------------|--------------------------|
| 1 | 1000 | 4732 | 49 | 33.01 | 2060 | 12170 | 127 | 48 | 048 | 7797 | 81 |
| 2 | 41 | 4100 | 43 | 33.02 | 1623 | 11702 | 122 | Linden | | | |
| 3 | 298 | 6741 | 70 | 33.03 | 1394 | 12535 | 131 | PA | | | |
| 4 | 1724 | 9326 | 97 | 34 | 328 | 9909 | 103 | | | | |
| 5 | 593 | 7620 | 79 | 35 | 1048 | 12205 | 127 | 49 | 1776 | 0582 | 89 |
| 6 | 474 | 4545 | 47 | 36.01 | 871 | 11289 | 118 | Escalon | | | |
| 7 | 1118 | 7094 | 74 | 36.02 | 641 | 9846 | 103 | PA | | | |
| 8 | 340 | 4708 | 49 | 37 | 874 | 8678 | 90 | | | | |
| 9 | 1480 | 9478 | 99 | 38 | 805 | 8265 | 86 | 50 | 1358 | 9567 | 100 |
| 10 | 1439 | 12092 | 126 | | | | | Ripon | | | |
| 11.01 | 1541 | 11256 | 117 | Stockton | 44244 | 9557 | 100 | PA | | | |
| 11.02 | 1291 | 11027 | 115 | PA | | | | | | | |
| 12 | 1449 | 13459 | 140 | | | | | 51.01 | 055 | 8382 | 87 |
| 13 | 1545 | 9486 | 99 | 39 | 402 | 6805 | 71 | 51.02 | 1200 | 9687 | 101 |
| 14 | 1312 | 11013 | 115 | 50. Delt. | | | | 51.03 | 811 | 10414 | 108 |
| 15 | 1991 | 8374 | 87 | PA | | | | 51.04 | 1745 | 11101 | 116 |
| 16 | 580 | 7656 | 80 | | | | | 51.05 | 1489 | 9462 | 99 |
| 17 | 831 | 6293 | 66 | 40 | 477 | 6986 | 73 | 51.06 | 454 | 10027 | 104 |
| 18 | 938 | 9222 | 96 | Thornton | | | | | | | |
| 19 | 1353 | 6571 | 68 | PA | | | | Manteca | 6554 | 10009 | 104 |
| 20 | 766 | 7784 | 81 | | | | | PA | | | |
| 21 | 428 | 9318 | 97 | 41.01 | 935 | 8533 | 89 | | | | |
| 22 | 1644 | 5367 | 56 | 41.02 | 816 | 9400 | 98 | 52.01 | 625 | 8924 | 93 |
| 23 | 1107 | 6437 | 67 | 12.01 | 1556 | 11273 | 117 | 52.02 | 477 | 9196 | 96 |
| 24 | 1292 | 6404 | 67 | 42.02 | 1938 | 11410 | 119 | 53.01 | 1895 | 9810 | 102 |
| 25 | 773 | 5329 | 55 | 43.01 | 812 | 11754 | 122 | 53.02 | 1207 | 12265 | 128 |
| 26 | 262 | 7667 | 80 | 43.02 | 1584 | 10371 | 108 | 54 | 839 | 6559 | 68 |
| 27.01 | 1117 | 7574 | 79 | 44 | 1274 | 7536 | 78 | 55 | 473 | 7650 | 80 |
| 27.02 | 723 | 7307 | 76 | 45 | 783 | 8077 | 84 | | | | |
| 28 | 324 | 7148 | 74 | 46 | 1018 | 9467 | 99 | Tracy | 5516 | 9480 | 99 |
| 29 | -- | -- | -- | | | | | PA | | | |
| 30 | -- | -- | -- | Lodi | 10716 | 10019 | 104 | | | | |
| 31.01 | 240 | 10920 | 114 | PA | | | | SJ Count | 73264 | 9602 | 100 |
| 31.02 | 2442 | 14012 | 146 | | | | | | | | |
| 32.01 | 1201 | 14799 | 154 | 47 | 1373 | 9445 | 98 | | | | |
| 32.02 | 917 | 13432 | 140 | Lockeford | | | | | | | |
| | | | | PA | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1970, Table P-4

CHANGES IN MEDIAN FAMILY INCOME • 1959-1969

| MEDIAN FAMILY INCOME | | | | | MEDIAN FAMILY INCOME | | | | | MEDIAN FAMILY INCOME | | | | |
|----------------------|------|-------|---------|------------------|----------------------|------|-------|----------|------------------|----------------------|------|------|----------|------------------|
| CENSUS TRACT | 1959 | 1969 | NCRFASE | PERCENT INCREASE | CENSUS TRACT | 1959 | 1969 | INCREASE | PERCENT INCREASE | CENSUS TRACT | 1959 | 1969 | INCREASE | PERCENT INCREASE |
| 1 | 4008 | 4132 | 724 | 18.1 | 33.01 | | 2170 | | 52.7 | 48 | 5892 | 7797 | 1905 | 32.3 |
| 2 | 2964 | 4100 | 1136 | 38.3 | 33.02 | 7969 | 1702 | 3733 | 46.8 | Linden | | | | |
| 3 | 6094 | 6741 | 647 | 10.6 | 33.03 | | 2535 | 4566 | 57.1 | PA | | | | |
| 4 | 6109 | 9126 | 3211 | 52.7 | 34 | | 9909 | | | 49 | 5319 | 8582 | 3263 | 61.3 |
| 5 | 5149 | 7620 | 2471 | 48.0 | 35 | 7682 | 2205 | 4523 | 58.9 | Escalon | | | | |
| 6 | 4485 | 4545 | 60 | 1.3 | 36.01 | | 11289 | 5502 | 95.1 | PA | | | | |
| 7 | 4135 | 7094 | 2959 | 71.5 | 36.02 | 5187 | 9846 | 4059 | 70.1 | | | | | |
| 8 | 3778 | 4708 | 910 | 24.6 | 11 | 5034 | 8678 | 3644 | 72.4 | 50 | 5616 | 9561 | 3951 | 70.4 |
| 9 | 6702 | 9478 | 2176 | 41.4 | 38 | 4679 | 8265 | 3586 | 76.6 | Ripon | | | | |
| 10 | 7711 | 2092 | 4381 | 56.8 | | | | | | PA | | | | |
| 11.01 | | 1256 | 3801 | 51.0 | Stocktor | 5960 | 9557 | 3591 | 60.4 | | | | | |
| 11.02 | 1455 | 1027 | 3572 | 47.9 | PA | | | | | 51.01 | | 8382 | 2705 | 41.6 |
| 12 | 8643 | 3459 | 4816 | 55.7 | 19 | 5350 | 6805 | 1455 | 21.2 | 51.02 | | 3687 | 4010 | 70.6 |
| 13 | 6755 | 9486 | 2731 | 40.4 | So. Dell | | | | | 51.03 | 5677 | 0414 | 4737 | 83.4 |
| 14 | 1482 | 1013 | 3531 | 47.2 | PA | | | | | 51.04 | | 1101 | 5424 | 95.5 |
| 15 | 5750 | 8374 | 2624 | 45.6 | | | | | | 51.05 | | 9462 | 3785 | 66.7 |
| 16 | 5667 | 7656 | 1989 | 35.1 | 40 | 4171 | 6986 | 2815 | 67.5 | 51.06 | | 0027 | 4350 | 76.6 |
| 17 | 4672 | 6293 | 1621 | 34.7 | Thorntor | | | | | | | | | |
| 18 | 5826 | 9222 | 3396 | 58.3 | PA | | | | | Manteca | 5617 | 0009 | 4332 | 16.3 |
| 19 | 4730 | 6571 | 1841 | 38.9 | | | | | | PA | | | | |
| 20 | 4553 | 7784 | 3231 | 71.0 | 41.01 | | 8531 | 3155 | 58.7 | | | | | |
| 21 | 6325 | 9318 | 2993 | 47.3 | 41.02 | 5378 | 9400 | 4022 | 74.8 | 52.01 | | 8924 | 4123 | 85.9 |
| 22 | 4180 | 5367 | 1187 | 28.4 | 42.01 | | 1273 | 4481 | 66.0 | 52.02 | 4801 | 9196 | 1395 | 91.5 |
| 23 | 5286 | 6437 | 1151 | 21.8 | 42.02 | 6792 | 1410 | 4618 | 68.0 | 53.01 | | 9810 | 2823 | 40.4 |
| 24 | 4069 | 6404 | 2335 | 57.4 | 41.01 | | 1754 | 4839 | 70.0 | 53.02 | 5987 | 2265 | 5278 | 75.5 |
| 25 | 3145 | 5329 | 1984 | 59.3 | 43.02 | 6915 | 0371 | 3456 | 50.0 | 54 | 2848 | 6559 | 1711 | 15.3 |
| 26 | 5346 | 7667 | 2321 | 43.4 | 44 | | 7516 | 2957 | 64.6 | 55 | 4532 | 7650 | 3118 | 88.8 |
| 27.01 | | 7574 | 2688 | 55.0 | 45 | 4579 | 8077 | 3666 | 83.1 | | | | | |
| 27.02 | 4886 | 7307 | 2421 | 49.5 | 46 | 4411 | 9467 | 4079 | 15.7 | Tracy | 5973 | 9480 | 3507 | 88.6 |
| 28 | 3833 | 11411 | 3315 | 86.5 | | 5388 | | | | PA | | | | |
| 29 | -- | -- | -- | -- | | | | | | | | | | |
| 30 | -- | -- | -- | -- | Lodi | 6036 | 0019 | 3983 | 66.0 | | | | | |
| 31.01 | | 0920 | 2524 | 30.1 | PA | | | | | SJ County | 5889 | 9602 | 3713 | 63.0 |
| 31.11 | 8396 | 41112 | 5616 | 66.9 | | | | | | | | | | |
| 32.01 | | 4791 | 6246 | 73.0 | 47 | 5019 | 9445 | 4426 | 88.2 | | | | | |
| 32.02 | 8553 | 432 | 4819 | 51.0 | Lockefor | | | | | | | | | |
| | | | | | PA | | | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1960, Table P-1, 1970, Table P-4



POPULATION BELOW POVERTY LEVEL 1969

| | SAN JOAQUIN COUNTY | | STOCKTON PLANNING AREA | | CITY OF STOCKTON | | UNINCORPORATED STOCKTON | | LODI PLANNING AREA | |
|--|-----------------------|--------|---------------------------|--------|------------------|--------|----------------------------|--------|-----------------------|--------|
| | # | % | # | % | # | % | # | % | # | % |
| ALL FAMILIES | 13264 | 100.0 | 44092 | 100.0 | 26338 | 100.0 | 11154 | 100.0 | 10716 | 100.0 |
| FAMILIES BEWW POVERTY LEVEL | 8179 | 11.2 | 5599 | 12.1 | 3559 | 13.5 | 2040 | 11.5 | 887 | 8.3 |
| FAMILIES WITH MALE HFAD UNDER 65 | 3846 | 147.0) | 2480 | 144.3) | 1440 | (40.5) | 1040 | (51.0) | 389 | (43.9) |
| FAMILIES WITH FEMALE HEAD | 3133 | (38.3) | 2442 | (43.6) | 1140 | (48.9) | 102 | (34.4) | 243 | (27.4) |
| TOTAL UNRELATED INDIVIDUALS | 28461 | 100.0 | 37098 | 100.0 | 14580 | 100.0 | 22518 | 100.0 | 3015 | 100.0 |
| UNRELATED INDIVIDUALS BEWW POVERTY LEVEL | 9114 | 32.0 | 5954 | 16.0 | 4292 | 29.4 | 1662 | 7.4 | 1119 | 31.1 |
| TOTAL HOUSEHOLDS | 92312 | 100.0 | 51409 | 100.0 | 36208 | 100.0 | 21201 | 100.0 | 12132 | 100.0 |
| HOUSEHOLDS BELOW POVERTY LEVEL | 12807 | 13.9 | 9142 | 15.9 | 6188 | 11.1 | 2954 | 13.9 | 1504 | 12.4 |
| OWNER OCCUPIED | 4985 | (38.9) | 3249 | (35.5) | 1856 | (30.0) | 1393 | (47.2) | 681 | (45.3) |
| RENTER OCCUPIED | 7822 | (61.1) | 5893 | (64.5) | 4332 | (70.0) | 1561 | (52.8) | 823 | (54.7) |
| TOTAL PERSONS | 290208 | 100.0 | 116209 | 100.0 | 107644 | 100.0 | 68565 | 100.0 | 39832 | 100.0 |
| PERSONS BEWW POVERTY LEVEL | 40516 | 14.0 | 21355 | 15.5 | 18191 | 16.9 | 9164 | 13.4 | 4297 | 10.8 |

| | CITY | | LODI | | UNINCORPORATED LODI | | TRACY | | CITY OF TRACY | | UNINCORPORATED TRACY | |
|--|-------|--------|-------|--------|------------------------|--------|-------|--------|---------------|--------|-------------------------|---|
| | # | % | # | % | # | % | # | % | # | % | # | % |
| ALL FAMILIES | 1141 | 100.0 | 2969 | 100.0 | 5516 | 100.0 | 3835 | 100.0 | 1681 | 100.0 | | |
| FAMILIES BEWW POVERTY LEVEL | 569 | 1.3 | 318 | 10.1 | 554 | 10.0 | 325 | 8.5 | 229 | 13.6 | | |
| FAMILIES WITH MALE HFAD UNDER 65 | 182 | (32.0) | 201 | (65.1) | 214 | (49.5) | 163 | 50.2 | 111 | (48.5) | | |
| FAMILIES WITH FEMALE HEAD | 182 | (32.0) | 61 | (19.2) | 166 | (30.0) | 119 | (36.6) | 41 | (20.5) | | |
| TOTAL UNRELATED INDIVIDUALS | 2546 | 100.0 | 469 | 100.0 | 1525 | 100.0 | 1129 | 100.0 | 396 | 100.0 | | |
| UNRELATED INDIVIDUALS BEWW POVERTY LEVEL | 926 | 36.4 | 193 | 41.2 | 451 | 30.0 | 324 | 28.7 | 133 | 33.6 | | |
| TOTAL HOUSEHOLDS | 9959 | 100.0 | 2173 | 100.0 | 6115 | 100.0 | 4752 | 100.0 | 1963 | 100.0 | | |
| HOUSEHOLDS BELOW POVERTY LEVEL | 1231 | 12.4 | 261 | 12.3 | 196 | 11.9 | 515 | 12.1 | 221 | 11.3 | | |
| OWNER OCCUPIED | 599 | (48.4) | 82 | (30.7) | 353 | (44.3) | 234 | (40.7) | 119 | (53.8) | | |
| RENTER OCCUPIED | 638 | (51.6) | 185 | (69.3) | 443 | (55.7) | 341 | (59.3) | 102 | (46.2) | | |
| TOTAL PERSONS | 28691 | 100.0 | 11141 | 100.0 | 21728 | 100.0 | 14124 | 100.0 | 7004 | 100.0 | | |
| PERSONS BELOW POVERTY LEVEL | 2675 | 9.3 | 1622 | 14.6 | 2629 | 12.1 | 1569 | 10.1 | 1060 | 15.1 | | |

POPULATION BELOW POVERTY LEVEL 1969 *Continued*

| | MANTECA PLANNING AREA | ATHROP PLANNING AREA | CITY OF MANTENO | UNINCORPORATED MANTECA | ESCALON PLANNING AREA | RIPON PLANNING AREA |
|---|--------------------------|-------------------------|--------------------|---------------------------|--------------------------|------------------------|
| | # | % | # | % | # | % |
| ALL FAMILIES | 6554 | 100.0 | 3534 | 100.0 | 3020 | 100.0 |
| FAMILIES BELOW POVERTY LEVEL | 475 | 7.2 | 197 | 5.6 | 278 | 9.2 |
| FAMILIES WITH MALE HEAD UNDER 65 | 251 | 152.8 | 91 | (46.2) | 160 | (57.6) |
| FAMILIES WITH FEMALE HEAD | 150 | (31.6) | 80 | (40.6) | 70 | (25.2) |
| TOTAL UNRELATED INDIVIDUALS | 1423 | 100.0 | 842 | 100.0 | 581 | 100.0 |
| UNRELATED INDIVIDUALS BELOW POVERTY LEVEL | 599 | 42.1 | 336 | 39.9 | 263 | 45.3 |
| TOTAL HOUSEHOLDS | 7617 | 100.0 | 4066 | 100.0 | 3551 | 100.0 |
| HOUSEHOLDS BELOW POVERTY LEVEL | 739 | 9.1 | 421 | 10.5 | 312 | 8.8 |
| OWNER OCCUPIED | 413 | (55.9) | 244 | (57.1) | 169 | 154.2 |
| RENTER OCCUPIED | 326 | (44.1) | 183 | (42.9) | 143 | (45.8) |
| TOTAL PERSONS | 26562 | 100.0 | 13845 | 100.0 | 12117 | 100.0 |
| PERSONS BELOW POVERTY LEVEL | 2325 | 8.8 | 1049 | 7.6 | 1276 | 10.0 |

| | LOCKEFORD-CLEMENTS PLANNING AREA | SOUTH DELTA PLANNING AREA | LINDEN-PETERS PLANNING AREA | THORNTON PLANNING AREA |
|---|-------------------------------------|------------------------------|--------------------------------|---------------------------|
| | # | % | # | % |
| ALL FAMILIES | 1373 | 100.0 | 402 | 100.0 |
| FAMILIES BELOW POVERTY LEVEL | 129 | 9.4 | 67 | 16.7 |
| FAMILIES WITH MALE HEAD UNDER 65 | 85 | (65.9) | 55 | (82.1) |
| FAMILIES WITH FEMALE HEAD | 33 | 125.6 | 5 | (7.5) |
| TOTAL UNRELATED INDIVIDUALS | 250 | 100.0 | 1665 | 100.0 |
| UNRELATED INDIVIDUALS BELOW POVERTY LEVEL | 95 | 38.0 | 468 | 28.1 |
| TOTAL HOUSEHOLDS | 1525 | 100.0 | 517 | 100.0 |
| HOUSEHOLDS BELOW POVERTY LEVEL | 119 | 7.8 | 14 | 2.7 |
| OWNER OCCUPIED | 62 | 152.1 | 0 | (0.0) |
| RENTER OCCUPIED | 57 | 147.9 | 14 | (100.0) |
| TOTAL PERSONS | 5139 | 100.0 | 3252 | 100.0 |
| PERSONS BELOW POVERTY LEVEL | 599 | 11.7 | 705 | 21.1 |

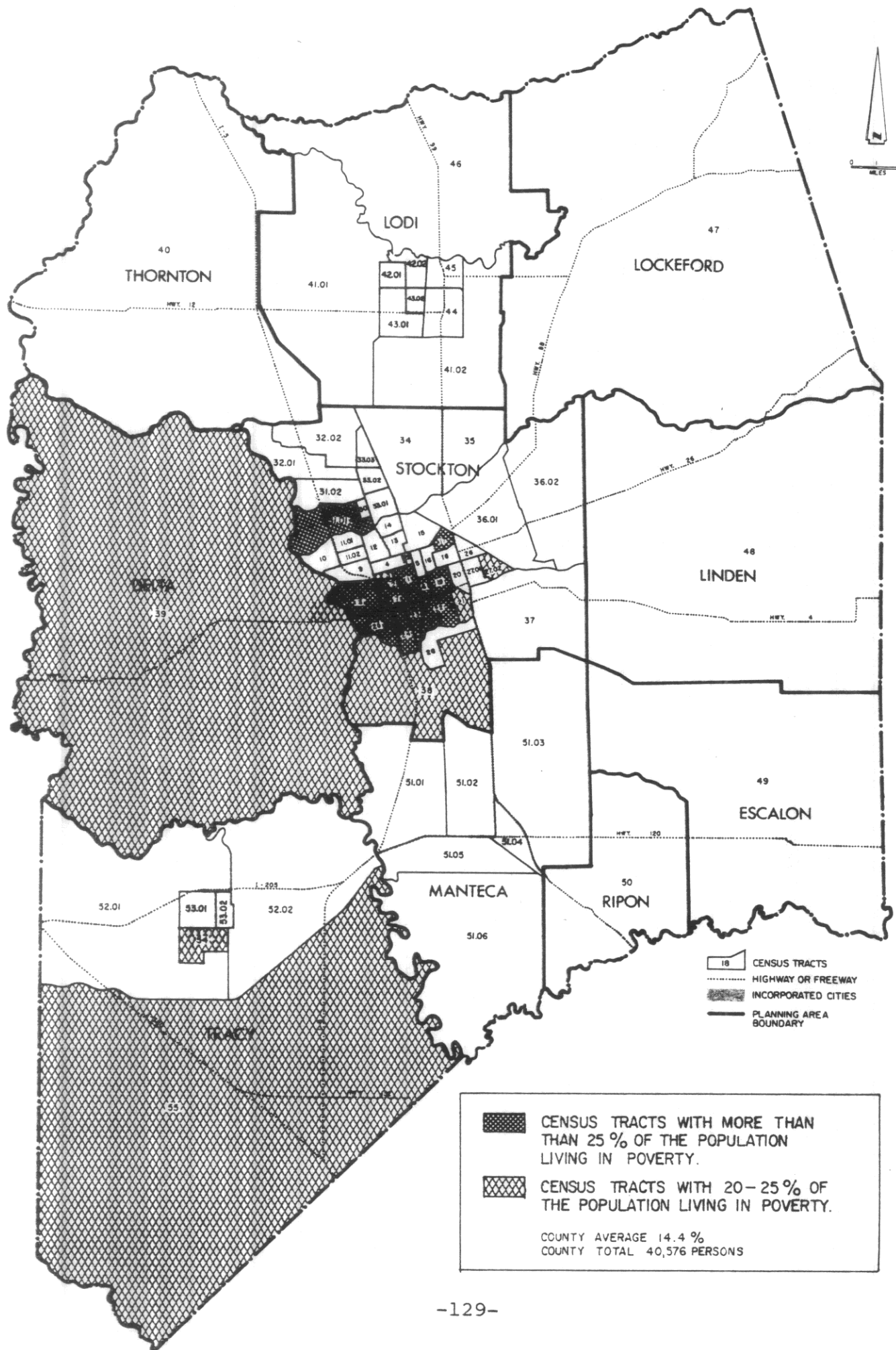
Percentages in parenthesis relate to total families or households below poverty level

SOURCE: U.S. Census of Population and Housing, 1970, Table P-4: General Social and Economic Characteristics, 1970, Table 107

POPULATION WITH INCOMES BELOW POVERTY LEVEL BY CENSUS TRACT • 1969

| CENSUS TRACT | TOTAL POPULATION | NUMBER BELOW POVERTY | PERCENT BELOW POVERTY | CENSUS TRACT | TOTAL POPULATION | NUMBER BELOW POVERTY | PERCENT BELOW POVERTY | CENSUS TRACT | TOTAL POPULATION | NUMBER BELOW POVERTY | PERCENT BELOW POVERTY |
|--------------|------------------|----------------------|-----------------------|--------------|------------------|----------------------|-----------------------|--------------|------------------|----------------------|-----------------------|
| 1 | 5696 | 025 | 32.2 | 32.02 | 3191 | 183 | 5.5 | 48 | 3017 | 485 | 16.0 |
| 2 | 312 | 93 | 28.1 | 33.01 | 7059 | 467 | 6.1 | Linden | | | |
| 3 | 1141 | 211 | 23.4 | 33.02 | 6320 | 316 | 6.1 | PA | | | |
| 4 | 6895 | 762 | 11.3 | 13.03 | 5238 | 182 | 3.4 | | | | |
| 5 | 2555 | 439 | 17.4 | 34 | 1475 | 176 | 11.9 | 49 | 6986 | 897 | 12.8 |
| 6 | 2053 | 868 | 45.8 | 35 | 3019 | 221 | 5.8 | Escalon | | | |
| 7 | 4671 | 303 | 21.2 | 36.01 | 3146 | 274 | 8.7 | PA | | | |
| 8 | 1516 | 377 | 27.5 | 36.02 | 2488 | 314 | 13.4 | | | | |
| 9 | 5284 | 726 | 13.8 | 37 | 3321 | 404 | 13.9 | 50 | 5362 | 582 | 11.1 |
| 10 | 5217 | 370 | 7.1 | | | | | Ripon | | | |
| 11.01 | 5433 | 369 | 6.8 | 38 | 4207 | 652 | 21.1 | PA | | | |
| 11.02 | 4574 | 202 | 4.5 | Stockton | 76209 | 27639 | 15.7 | | | | |
| 12 | 6526 | 478 | 9.5 | PA | | | | | | | |
| 13 | 5392 | 504 | 9.5 | | | | | 51.01 | 3494 | 391 | 10.9 |
| 14 | 4032 | 405 | 8.9 | 39 | 3246 | 105 | 22.5 | 51.02 | 4842 | 280 | 5.9 |
| 15 | 6954 | 954 | 14.0 | So. Delt | | | | 51.03 | 3854 | 274 | 9.2 |
| 16 | 2027 | 307 | 15.9 | PA | | | | 51.04 | 6863 | 466 | 6.8 |
| 17 | 3179 | 892 | 28.7 | | | | | | | | |
| 18 | 3305 | 464 | 13.6 | 40 | 2121 | 412 | 19.5 | 51.05 | 5561 | 651 | 11.7 |
| 19 | 5435 | 527 | 28.3 | Thornton | | | | 51.06 | 1945 | 263 | 13.7 |
| 20 | 3273 | 544 | 16.9 | PA | | | | Manteca | 26562 | 2325 | 8.8 |
| 21 | 1851 | 376 | 20.7 | | | | | PA | | | |
| 22 | 7314 | 1379 | 44.1 | 41.01 | 3557 | 640 | 17.8 | | | | |
| 23 | 4316 | 192 | 21.6 | 41.02 | 2906 | 456 | 16.0 | 52.01 | 2509 | 445 | 16.8 |
| 24 | 5930 | 741 | 29.4 | 42.01 | 5623 | 297 | 5.3 | 52.02 | 1760 | 152 | 9.4 |
| 25 | 3990 | 304 | 34.6 | 42.02 | 7328 | 418 | 5.8 | 53.01 | 7174 | 572 | 8.1 |
| 26 | 831 | 17 | 2.0 | 43.01 | 2951 | 225 | 7.2 | 53.02 | 4527 | 227 | 5.0 |
| 27.01 | 4352 | 769 | 11.1 | 43.02 | 5710 | 521 | 9.7 | 54 | 3610 | 888 | 24.1 |
| 27.02 | 2029 | 586 | 20.0 | 44 | 4131 | 809 | 17.6 | 55 | 2088 | 345 | 20.1 |
| 28 | 1390 | 268 | 18.8 | 45 | 3146 | 513 | 17.0 | Tracy | 21128 | 2629 | 12.1 |
| 29 | -- | -- | -- | 46 | 3000 | 418 | 11.1 | PA | | | |
| 30 | 9 | -- | -- | Lodi | 39032 | 4297 | 10.8 | | | | |
| 31.01 | 1294 | 367 | 30.5 | PA | | | | SJ County | 290208 | 40576 | 14.4 |
| 31.02 | 8805 | 441 | 5.0 | 47 | 5139 | 599 | 11.8 | | | | |
| 32.01 | 4489 | 190 | 4.3 | Lockeford | | | | | | | |
| | | | | PA | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1970, Table P-4





FAMILIES WITH INCOMES BELOW POVERTY LEVEL

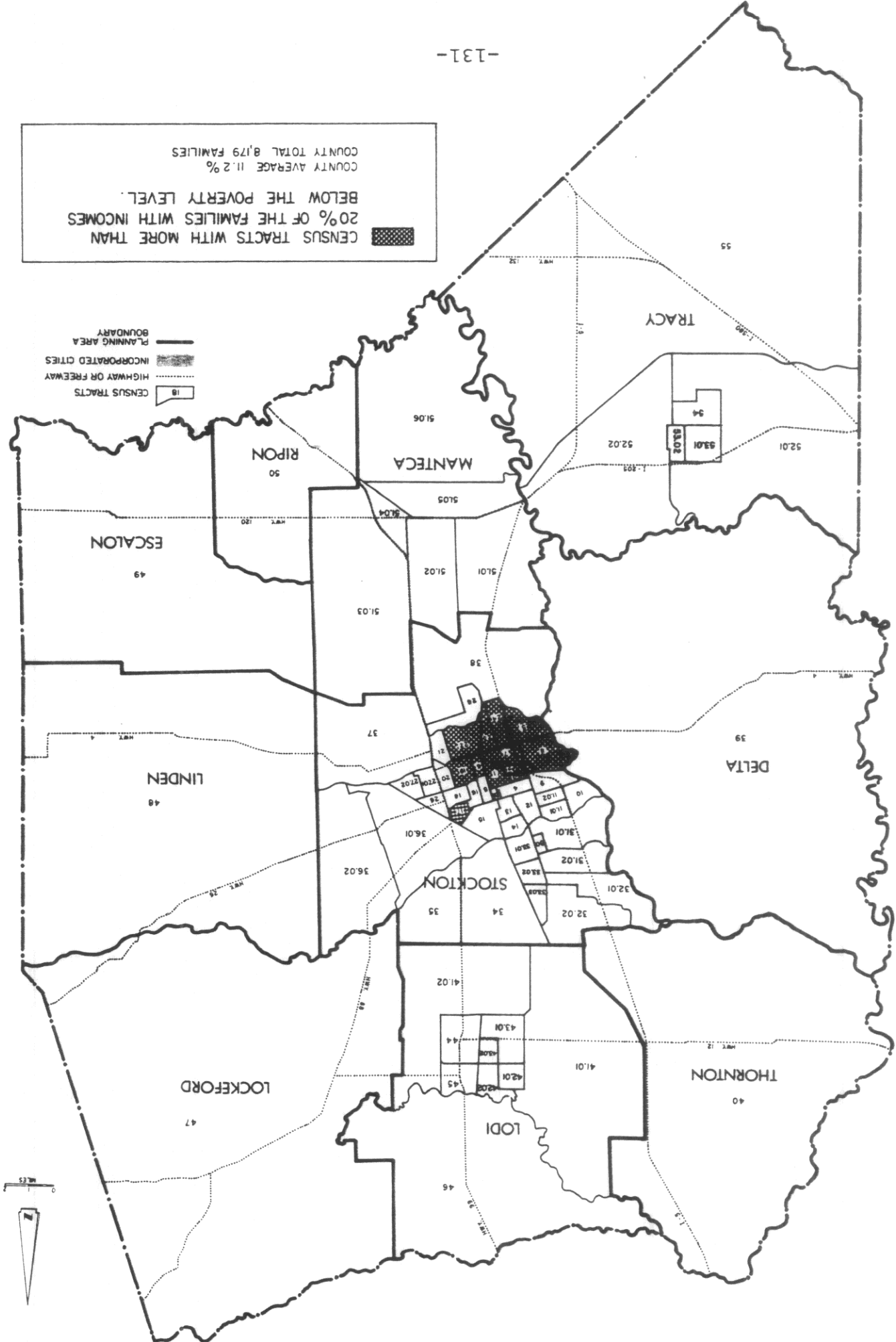
| CENSUS TRACT | TOTAL NUMBER OF FAMILIES | NUMBER BELOW POVERTY | PERCENT BELOW POVERTY | CENSUS TRACT | TOTAL NUMBER OF FAMILIES | NUMBER BELCW POVERTY | PERCENT BELOW POVERTY | CENSUS TRACT | TOTAL NUMBER OF FAMILIES | NUMBER BELCW POVERTY | PERCENT BELOW POVERTY |
|--------------|--------------------------|----------------------|-----------------------|--------------|--------------------------|----------------------|-----------------------|--------------|--------------------------|----------------------|-----------------------|
| 1 | 1000 | 266 | 26.6 | 35 | 1048 | 50 | 4.8 | 50 | 1358 | 130 | 9.6 |
| 2 | 41 | 9 | 22.0 | 36.01 | 871 | 58 | 6.7 | Ripon | | | |
| 3 | 298 | 68 | 22.8 | 36.02 | 641 | 86 | 13.4 | PA | | | |
| 4 | 1724 | 152 | 8.8 | 37 | 874 | 114 | 13.0 | 51.01 | 855 | 72 | 0.4 |
| 5 | 593 | 88 | 14.8 | 38 | 805 | 134 | 16.6 | 51.02 | 1200 | 42 | 3.5 |
| 6 | 474 | 194 | 40.9 | Stockton | 44244 | 5599 | 12.7 | 51.03 | 811 | 60 | 7.4 |
| 7 | 1118 | 286 | 25.6 | PA | | | | 51.04 | 1745 | 94 | 5.4 |
| 8 | 340 | 83 | 24.4 | 39 | 402 | 67 | 16.7 | 51.05 | 1489 | 149 | 10.0 |
| 9 | 1480 | 165 | 11.1 | So. Delta | | | | 51.06 | 454 | 58 | 12.8 |
| 10 | 1439 | 77 | 5.4 | PA | | | | Manteca | 6554 | 475 | 1.2 |
| 11.01 | 1541 | 91 | 5.9 | 40 | 477 | 68 | 14.3 | PA | | | |
| 11.02 | 1291 | 40 | 3.1 | Thornton | | | | 52.01 | 625 | 101 | 16.2 |
| 12 | 1449 | 59 | 4.1 | PA | | | | 52.02 | 477 | 30 | 6.3 |
| 13 | 1545 | 110 | 7.1 | 41.01 | 935 | 120 | 12.8 | 53.01 | 1895 | 123 | 6.5 |
| 14 | 1312 | 87 | 6.6 | 41.02 | 816 | 98 | 12.0 | 53.02 | 1207 | 59 | 4.9 |
| 15 | 1991 | 209 | 10.5 | 42.01 | 1556 | 54 | 3.5 | 54 | 839 | 163 | 19.4 |
| 16 | 580 | 75 | 12.9 | 42.02 | 1938 | 87 | 4.5 | 55 | 473 | 78 | 16.5 |
| 17 | 831 | 186 | 22.4 | 43.01 | 812 | 42 | 5.2 | Tracy | 5516 | 554 | 10.0 |
| 18 | 938 | 114 | 12.2 | 43.02 | 1584 | 131 | 8.3 | PA | | | |
| 19 | 1353 | 333 | 24.6 | 44 | 1274 | 169 | 13.3 | SJ Count | 73264 | 8179 | 11.2 |
| 20 | 766 | 118 | 15.4 | 45 | 783 | 106 | 13.5 | | | | |
| 21 | 428 | 63 | 14.7 | 46 | 1018 | 80 | 7.9 | | | | |
| 22 | 1644 | 646 | 39.3 | Lodi | 10716 | 887 | 8.3 | | | | |
| 23 | 1107 | 259 | 23.4 | PA | | | | | | | |
| 24 | 1292 | 301 | 23.3 | 47 | 1373 | 129 | 9.4 | | | | |
| 25 | 773 | 256 | 33.1 | Lockeford | | | | | | | |
| 26 | 262 | -- | -- | PA | | | | | | | |
| 27.01 | 1117 | 191 | 17.1 | 48 | 848 | 84 | 9.9 | | | | |
| 27.02 | 723 | 139 | 19.2 | Linden | | | | | | | |
| 28 | 324 | 58 | 17.9 | PA | | | | | | | |
| 29 | 26 | -- | -- | 49 | 1776 | 186 | 10.5 | | | | |
| 30 | -- | -- | -- | Escalon | | | | | | | |
| 31.01 | 240 | 36 | 15.0 | PA | | | | | | | |
| 31.02 | 2442 | 96 | 3.9 | | | | | | | | |
| 32.01 | 1201 | 43 | 3.6 | | | | | | | | |
| 32.02 | 917 | 43 | 4.7 | | | | | | | | |
| 33.01 | 2060 | 75 | 3.6 | | | | | | | | |
| 33.02 | 1623 | 80 | 4.9 | | | | | | | | |
| 33.03 | 1394 | 37 | 2.7 | | | | | | | | |
| 34 | 328 | 24 | 7.3 | | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1970, Table P--

CENSUS TRACTS WITH MORE THAN
20% OF THE FAMILIES WITH INCOMES
BELOW THE POVERTY LEVEL.

COUNTY AVERAGE 11.2%
COUNTY TOTAL 8,179 FAMILIES

18 CENSUS TRACTS
HIGHWAY OR FREEWAY
INCORPORATED CITIES
PLANNING AREA
BOUNDARY



UNRELATED INDIVIDUALS WITH INCOMES BELOW POVERTY LEVEL 1969

| CENSUS TRACT | TOTAL NUMBER IF UNRELATED INDIVIDUALS | NUMBER BELOW POVERTY | PERCENT BELOW POVERTY | CENSUS TRACT | TOTAL NUMBER IF UNRELATED INDIVIDUALS | NUMBER BELOW POVERTY | PERCENT BELOW POVERTY | CENSUS TRACT | TOTAL NUMBER IF UNRELATED INDIVIDUALS | NUMBER BELOW POVERTY | PERCENT BELOW POVERTY |
|--------------|---------------------------------------|----------------------|-----------------------|--------------|---------------------------------------|----------------------|-----------------------|--------------|---------------------------------------|----------------------|-----------------------|
| 1 | 2730 | 904 | 13.1 | 35 | 135 | 36 | 27.0 | 50 | 144 | 94 | 27.3 |
| 2 | 181 | 60 | 33.1 | 36.01 | 251 | 104 | 41.4 | Ripon | | | |
| 3 | 274 | 62 | 23.0 | 36.02 | 130 | 40 | 30.7 | PA | | | |
| 4 | 1476 | 390 | 26.4 | 37 | 163 | 78 | 48.0 | | | | |
| 5 | 402 | 105 | 26.1 | 38 | 478 | 120 | 25.1 | 51.01 | 194 | 67 | 34.5 |
| 6 | 228 | 120 | 53.0 | | | | | 51.02 | 314 | 116 | 36.9 |
| 7 | 596 | 283 | 47.4 | Stockton | 19186 | 5948 | 31.0 | 51.03 | 158 | 03 | 52.5 |
| 8 | 249 | 104 | 42.0 | PA | | | | 51.04 | 355 | 119 | 39.2 |
| 9 | 446 | 116 | 26.0 | | | | | 51.05 | 323 | 144 | 44.6 |
| 10 | 123 | 60 | 46.0 | 39 | 1665 | 468 | 30.4 | 51.06 | 79 | 50 | 61.3 |
| 11.01 | 216 | 51 | 24.0 | So. Delta | | | | | | | |
| 11.02 | 342 | 80 | 23.3 | PA | | | | Manteca | 1423 | 599 | 42.1 |
| 12 | 2277 | 302 | 13.2 | | | | | PA | | | |
| 13 | 800 | 221 | 28.3 | 40 | 436 | 107 | 24.5 | | | | |
| 14 | 650 | 171 | 26.3 | Thornton | | | | 52.01 | 117 | 40 | 29.2 |
| 15 | 730 | 291 | 40.0 | PA | | | | 52.02 | 117 | 33 | 28.2 |
| 16 | 178 | 51 | 21.0 | | | | | 53.01 | 537 | 159 | 29.6 |
| 17 | 356 | 176 | 49.4 | 41.01 | 157 | 49 | 31.2 | 53.02 | 201 | 21 | 10.4 |
| 18 | 258 | 107 | 41.5 | 41.02 | 129 | 57 | 44.2 | 54 | 192 | 138 | 35.2 |
| 19 | 494 | 206 | 42.0 | 42.01 | 188 | 94 | 50.0 | 55 | 141 | 66 | 46.8 |
| 20 | 184 | 67 | 36.4 | 42.02 | 775 | 180 | 23.2 | | | | |
| 21 | 119 | 63 | 53.0 | 43.01 | 66 | 28 | 42.4 | Tracy | 1525 | 457 | 30.0 |
| 22 | 372 | 118 | 32.0 | 43.02 | 421 | 180 | 42.8 | PA | | | |
| 23 | 489 | 191 | 40.2 | 44 | 613 | 268 | 43.7 | | | | |
| 24 | 545 | 254 | 47.0 | 45 | 513 | 200 | 39.0 | | | | |
| 25 | 153 | 49 | 32.0 | 46 | 153 | 63 | 41.2 | SJ Count | 28461 | 9114 | 34.4 |
| 26 | 50 | 17 | 34.0 | | | | | | | | |
| 27.01 | 300 | 138 | 46.0 | Lodi | 3015 | 1119 | 37.1 | | | | |
| 27.02 | 172 | 67 | 39.0 | PA | | | | | | | |
| 28 | 98 | 41 | 48.0 | | | | | | | | |
| 29 | 8 | -- | -- | 47 | 250 | 95 | 38.0 | | | | |
| 30 | -- | -- | -- | Lockeford | | | | | | | |
| 31.01 | 452 | 240 | 53.1 | PA | | | | | | | |
| 31.02 | 421 | 54 | 13.0 | | | | | | | | |
| 32.01 | 166 | 37 | 22.2 | 48 | 190 | 83 | 43.7 | | | | |
| 32.02 | 69 | 10 | 14.4 | Linden | | | | | | | |
| 33.01 | 770 | 209 | 27.1 | PA | | | | | | | |
| 33.02 | 480 | 90 | 19.0 | | | | | | | | |
| 13.03 | 110 | 27 | 15.4 | 49 | 421 | 138 | 12.8 | | | | |
| 34 | 65 | 20 | 30.7 | Escalon PF | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1970, Table P-4

PERSONS 65 & OVER WITH INCOMES BELOW POVERTY LEVEL • 1969

| CENSUS TRACT | TOTAL ELDERLY | NUMBER BELOW POVERTY | PERCENT BELOW POVERTY | CENSUS TRACT | TOTAL ELDERLY | NUMBER BELOW POVERTY | PERCENT BELOW POVERTY | CENSUS TRACT | TOTAL ELDERLY | NUMBER BELOW POVERTY | PERCENT BELOW POVERTY |
|--------------|---------------|----------------------|-----------------------|--------------|---------------|----------------------|-----------------------|--------------------|---------------|----------------------|-----------------------|
| 1 | 1635 | 443 | 27.1 | 33.01 | 340 | 9 | 2.6 | 48 | 307 | 58 | 18.9 |
| 2 | 73 | 50 | 68.5 | 33.02 | 251 | 36 | 14.3 | Linden PA | | | |
| 3 | 169 | 42 | 24.9 | 33.03 | 71 | 4 | 5.6 | | | | |
| 4 | 1530 | 251 | 16.4 | 34 | 100 | 5 | 5.0 | 49 | 673 | 139 | 20.7 |
| 5 | 376 | 65 | 17.3 | 35 | 252 | 45 | 17.9 | Escalon PA | | | |
| 6 | 220 | 80 | 36.4 | 16.01 | 342 | 73 | 21.3 | | | | |
| 7 | 691 | 242 | 35.0 | 36.02 | 191 | 38 | 19.9 | | | | |
| 8 | 185 | 56 | 30.1 | 37 | 205 | 59 | 28.8 | 50 | 603 | 116 | 19.2 |
| 9 | 512 | 110 | 21.5 | 38 | 330 | 63 | 19.1 | Ripon PA | | | |
| 10 | 221 | 79 | 35.7 | Stockton PA | 18244 | 3776 | 20.7 | | | | |
| 11.01 | 316 | 22 | 7.0 | | | | | | | | |
| 11.02 | 436 | 81 | 18.6 | | | | | | | | |
| 12 | 1043 | 76 | 7.3 | 39 | 303 | 73 | 24.1 | 51.01 | 218 | 43 | 19.7 |
| 13 | 1184 | 215 | 18.2 | So. Delta PA | | | | 51.02 | 341 | 84 | 24.6 |
| 14 | 694 | 111 | 16.0 | | | | | 51.03 | 189 | 30 | 15.9 |
| 15 | 850 | 239 | 28.1 | 40 | 229 | 26 | 11.4 | 51.04 | 560 | 123 | 22.0 |
| 16 | 249 | 59 | 23.7 | Thornton PA | | | | 51.05 | 397 | 114 | 28.7 |
| 17 | 376 | 134 | 35.6 | | | | | 51.06 | 122 | 65 | 53.3 |
| 18 | 317 | 45 | 14.2 | | | | | Manteca PA | 1827 | 459 | 25.1 |
| 19 | 614 | 157 | 25.6 | 41.01 | 277 | 63 | 22.7 | | | | |
| 20 | 305 | 109 | 35.7 | 41.02 | 216 | 50 | 23.1 | 52.01 | 194 | 64 | 33.0 |
| 21 | 100 | -- | -- | 42.01 | 340 | 52 | 15.3 | 52.02 | 138 | 26 | 18.8 |
| 22 | 388 | 105 | 27.1 | 42.02 | 1218 | 167 | 13.7 | 53.01 | 744 | 168 | 22.6 |
| 23 | 526 | 129 | 24.5 | 43.01 | 101 | 23 | 22.8 | 53.02 | 280 | 28 | 10.0 |
| 24 | 591 | 150 | 25.4 | 43.02 | 1019 | 217 | 21.3 | 54 | 428 | 71 | 16.6 |
| 25 | 149 | 68 | 45.6 | 44 | 953 | 273 | 28.6 | 55 | 244 | 72 | 20.5 |
| 26 | 107 | -- | -- | 45 | 578 | 124 | 31.8 | Tracy PA | 2028 | 429 | 21.2 |
| 27.01 | 389 | 136 | 35.0 | 46 | 333 | 42 | 12.6 | | | | |
| 27.02 | 281 | 89 | 31.7 | Lodi PA | 5035 | 1071 | 21.3 | San Joaquin County | 19676 | 6208 | 20.9 |
| 28 | 143 | 49 | 34.3 | | | | | | | | |
| 29 | 578 | -- | -- | 47 | 427 | 61 | 14.3 | | | | |
| 30 | 1 | -- | -- | Lockeford PA | | | | | | | |
| 31.01 | 160 | 13 | 8.1 | | | | | | | | |
| 31.02 | 434 | 20 | 4.6 | | | | | | | | |
| 32.01 | 155 | 5 | 3.2 | | | | | | | | |
| 32.02 | 164 | 4 | 2.4 | | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1970, Tables P-1, P-4



HOUSING UNITS-1960-1970

| TOTAL YEAR-ROUND UNITS | | | | | TOTAL YEAR-ROUND UNITS | | | | | TOTAL YEAR-ROUND UNITS | | | | |
|------------------------|-------|------|------------|----------------|------------------------|-------|-------|------------|----------------|------------------------|-------|-------|------------|----------------|
| CENSUS TRACT | 1960 | 1970 | NET CHANGE | PERCENT CHANGE | CENSUS TRACT | 1960 | 1970 | NET CHANGE | PERCENT CHANGE | CENSUS TRACT | 1960 | 1970 | NET CHANGE | PERCENT CHANGE |
| 1 | 4318 | 3487 | - 831 | -19.3 | 33.01 | | 2743 | | | 48 | 94 | 102 | 81 | 8.5 |
| 2 | 1104 | 177 | - 927 | -84.0 | 33.02 | 1881 | 2046 | 4382 | 233.0 | Linden PA | | | | |
| 3 | 407 | 485 | 78 | 19.2 | 33.03 | | 1474 | | | | | | | |
| 4 | 3195 | 3313 | 148 | 4.6 | 34 | 220 | 539 | 119 | 145.0 | 49 | 194 | 2262 | 320 | 16.5 |
| 5 | 877 | 977 | 100 | 11.4 | 35 | 754 | 1117 | 363 | 48.1 | Escalon PA | | | | |
| 6 | 653 | 703 | 50 | 7.7 | 36.01 | | 1099 | | | | | | | |
| 7 | 2149 | 1597 | - 552 | -25.7 | 36.02 | 1411 | 759 | 487 | 34.0 | 50 | 1475 | 1692 | 217 | 14.7 |
| 8 | 818 | 545 | - 273 | -33.4 | 37 | 734 | 994 | 260 | 35.4 | Ripon PA | | | | |
| 9 | 1776 | 1864 | 88 | 5.0 | 38 | 866 | 983 | 117 | 13.5 | | | | | |
| 10 | 1254 | 1533 | 279 | 22.2 | | | | | | | | | | |
| 11.01 | | 1697 | | | Stockton PA | 51285 | 59865 | 8580 | 16.7 | | | | | |
| 11.02 | 3068 | 1652 | 281 | 9.2 | | | | | | | | | | |
| 12 | 1812 | 2014 | 262 | 14.5 | 39 | 586 | 561 | - 25 | 4.3 | 51.01 | | 1035 | | |
| 13 | 2157 | 2261 | 104 | 4.8 | So. Delta PA | | | | | 51.02 | | 1576 | | |
| 14 | 1266 | 1815 | 549 | 43.4 | | | | | | 51.03 | 5440 | 915 | 2510 | 46.7 |
| 15 | 1911 | 2615 | 704 | 36.8 | 40 | 657 | 602 | - 55 | 8.4 | 51.04 | | 2158 | | |
| 16 | 874 | 754 | - 120 | -13.7 | Thornton PA | | | | | 51.05 | | 1757 | | |
| 17 | 1293 | 1250 | - 43 | - 3.3 | | | | | | 51.06 | | 543 | | |
| 18 | 1045 | 1130 | 85 | 8.1 | | | | | | Anteeca PA | 5444 | 7984 | 2540 | 46.7 |
| 19 | 1561 | 1751 | 190 | 12.2 | | | | | | | | | | |
| 20 | 1311 | 1073 | - 238 | -18.2 | 41.01 | | 1061 | | | 52.01 | | 679 | | |
| 21 | 392 | 467 | 77 | 19.6 | 41.02 | 1660 | 934 | 335 | 20.2 | 52.02 | 1241 | 594 | 21 | 2.3 |
| 22 | 18119 | 1918 | 59 | 3.2 | 42.01 | | 1738 | | | 53.01 | | 2479 | | |
| 23 | 1286 | 1468 | 182 | 14.2 | 42.02 | 3213 | 2721 | 1246 | 38.8 | 53.02 | 2761 | 1399 | 1117 | 40.5 |
| 24 | 1985 | 1853 | - 132 | - 6.6 | 43.01 | | 841 | | | 54 | 1265 | 1334 | - 31 | - 2.3 |
| 25 | 1179 | 871 | - 292 | -24.8 | 43.02 | 2014 | 1994 | - 20 | - 0.9 | 55 | 651 | 693 | 42 | 6.5 |
| 26 | 287 | 317 | 30 | 10.5 | 44 | 1793 | 1871 | 178 | 9.9 | Tracy PA | 1021 | 7178 | 1157 | 19.2 |
| 27.01 | | 1457 | | | 45 | 1219 | 1295 | 76 | 6.2 | | | | | |
| 27.02 | 2329 | 928 | - 56 | - 2.4 | 46 | 1095 | 1199 | 104 | 9.5 | J County | 80697 | 96563 | 15866 | 19.7 |
| 28 | 412 | 418 | 6 | 1.4 | | | | | | | | | | |
| 29 | 16 | 24 | 8 | 50.0 | Lodi PA | 11014 | 3754 | 2740 | 24.9 | | | | | |
| 30 | - | 1 | 1 | 100.0 | | | | | | | | | | |
| 31.01 | | 509 | | | 47 | | | | | | | | | |
| 31.02 | 1995 | 2813 | 1347 | 67.5 | Lockeford PA | 1325 | 1637 | 312 | 23.5 | | | | | |
| 32.01 | | 1349 | | | | | | | | | | | | |
| 32.02 | 1430 | 924 | - 506 | -35.4 | | | | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1960, Table H-1, 1970, Table H-1

DISTRIBUTION AND OWNERSHIP OF HOUSING STOCK 1960-1970

| | ALL OCCUPIED UNITS | | | | | OWNER OCCUPIED | | | | | RENTER OCCUPIED | | | | |
|-----------------------|--------------------|-----------------------------|-------------------|----------------|------------|-------------------|--------|-------|----------------|---------------|-------------------|----------------|-------------------|----------------|---------------|
| | ¹ # | % OF COUNTY ¹ | ¹ # | % OF COUNTY | % CHANG | ¹ # | a m | | % OF COUNTY | % OF CHANG | ¹ # | % OF COUNTY | ¹ # | % OF COUNTY | % OF CHANG |
| SAN JOAQUIN COUNTY | 14657 | 100.0 | 12372 | 100.0 | 23.7 | 17475 | 100.0 | 56720 | 100.0 | 19.5 | 27182 | 100.0 | 35652 | 100.0 | 31.2 |
| STOCKTON PA | 17642 | 63.8 | 17410 | 62.2 | 20.5 | 29904 | 63.0 | 34431 | 60.7 | 15.1 | 17738 | 65.3 | 22919 | 64.5 | 29.5 |
| CITY | 27742 | (58.2) | 16208 | (63.1) | 30.5 | 15568 | (52.1) | 19529 | (56.7) | 25.4 | 12174 | (68.6) | 16679 | (72.6) | 37.0 |
| UNINC | 19900 | (41.8) | 1202 | (36.9) | 6.5 | 14336 | (47.9) | 14902 | (43.3) | 3.9 | 5564 | (31.4) | 6300 | (27.4) | 13.2 |
| LODI PA | 10366 | 13.9 | 3261 | 14.4 | 27.9 | 7043 | 14.8 | 8758 | 15.4 | 24.4 | 3323 | 12.2 | 4503 | 12.6 | 35.5 |
| CITY | 7550 | (72.8) | 9959 | (75.1) | 31.9 | 5249 | (74.5) | 6587 | (75.2) | 25.5 | 2301 | (69.2) | 3372 | (74.9) | 46.5 |
| UNINC | 2816 | (27.2) | 3302 | (24.9) | 17.3 | 1794 | (25.5) | 2171 | (24.8) | 21.1 | 1022 | (30.8) | 1131 | (25.1) | 10.7 |
| TRACY PA | 5409 | 7.2 | 6715 | 7.3 | 24.1 | 3224 | 6.8 | 4037 | 1.1 | 25.2 | 2185 | 8.0 | 2670 | 7.5 | 22.6 |
| CITY | 3493 | (64.6) | 4827 | (71.9) | 38.2 | 2178 | (67.6) | 2834 | (70.2) | 30.1 | 1315 | (60.2) | 1993 | (74.4) | 51.6 |
| UNINC | 1916 | (35.4) | 1888 | (28.1) | -1.5 | 1046 | (32.4) | 1203 | (29.8) | 15.0 | 870 | (39.8) | 685 | (25.6) | -21.3 |
| MANTECA-LATHROP PA | 4983 | 6.7 | 7617 | 8.2 | 52.9 | 3489 | 1.3 | 4906 | 8.6 | 40.6 | 1494 | 5.5 | 2711 | 7.6 | 81.5 |
| CITY OF MANTECA | 2474 | (49.6) | 4213 | (55.3) | 70.3 | 1753 | (50.2) | 2651 | (54.0) | 51.2 | 721 | (48.3) | 1562 | (57.6) | 116.6 |
| UNINC | 2509 | (50.4) | 3404 | (44.7) | 35.7 | 1736 | (49.8) | 2255 | (46.2) | 29.9 | 773 | (51.7) | 1149 | (42.4) | 48.6 |
| ESCAWNA PA | 1765 | 2.4 | 2164 | 2.3 | 22.6 | 1180 | 2.5 | 1386 | 2.4 | 17.5 | 585 | 2.2 | 778 | 2.2 | 33.0 |
| CITY OF ESCAWN | 595 | (33.7) | 842 | (38.9) | 41.5 | 412 | (34.9) | 567 | (40.9) | 37.6 | 183 | (31.3) | 275 | (35.3) | 50.3 |
| UNINC | 1170 | (66.3) | 1322 | (61.1) | 13.0 | 768 | (65.1) | 819 | (59.1) | 6.6 | 402 | (68.7) | 503 | (64.7) | 25.1 |
| RIPON PA | 1368 | 1.0 | 1630 | 1.8 | 19.2 | 943 | 2.0 | 1093 | 1.9 | 15.9 | 425 | 1.6 | 537 | 1.5 | 26.4 |
| CITY | 595 | (43.5) | 842 | (51.7) | 41.5 | 398 | (42.2) | 555 | (50.8) | 39.4 | 197 | (46.4) | 287 | (53.4) | 45.7 |
| UNINC | 773 | (56.5) | 788 | (48.3) | 1.9 | 545 | (57.8) | 538 | (49.2) | -1.3 | 228 | (53.6) | 250 | (46.6) | 9.6 |
| LOCKEFORD-CLEMENTS PA | 1186 | 1.6 | 1525 | 1.7 | 28.6 | 822 | 1.7 | 1088 | 1.9 | 32.4 | 364 | 1.3 | 437 | 1.2 | 20.1 |
| SOUTH DELTA PA | 539 | 0.7 | 516 | 0.6 | -4.3 | 162 | 0.3 | 165 | 0.3 | 1.9 | 377 | 1.4 | 351 | 1.0 | -6.9 |
| LINDEN-PETERS PA | 842 | 1.1 | 956 | 1.0 | 13.5 | 515 | 1.1 | 629 | 1.1 | 22.1 | 327 | 1.2 | 327 | 0.9 | 0.0 |
| THORNTON PA | 553 | 0.7 | 578 | 0.6 | 4.5 | 191 | 0.4 | 227 | 0.4 | 18.8 | 362 | 1.3 | 351 | 1.0 | -3.0 |

¹Percentages in parenthesis relate to Planning Area totals

SOURCE: U.S. Census of Population and Housing, 1960, Table H-1, 1970, Table H-1; Housing Characteristics, 1960, Tables 24, 25, 27; Detailed Housing Characteristics, 1970, Tables 54, 58

TYPE OF UNITS ADDED DURING 1960's

| | TOTAL OCCUPIED UNITS | | OWNER OCCUPIED | | RENTER OCCUPIED | | TOTAL HOUSING UNITS | |
|-----------------------|----------------------|---------------------------------------|---------------------|--------------------------|---------------------|--------------------------|---------------------|--------------------------|
| | CHANGE 1960-1970 | % OF COUNTY ADDITIONS ¹ | CHANGE 1960-1970 | % OF COUNTY ADDITIONS | CHANGE 1960-1970 | % OF COUNTY ADDITIONS | CHANGE 1960-1970 | % OF COUNTY ADDITIONS |
| SAN JOAQUIN COUNTY | 11115 | 100.0 | 9245 | 100.0 | 0470 | 100.0 | 16014 | 100.0 |
| STOCKTON PA | 9760 | 55.1 | 4527 | 49.0 | 5241 | 61.9 | 0504 | 53.4 |
| CITY | 0466 | (86.7) | 3961 | (87.5) | 4505 | (86.0) | 1907 | (93.0) |
| UNINC | 1302 | (13.31) | 566 | (12.5) | 736 | (14.0) | 597 | (7.0) |
| WDI PA | 2095 | 16.3 | 1115 | 10.6 | 1180 | 13.9 | 3400 | 21.2 |
| CITY | 2409 | (83.2) | 1330 | (78.0) | 1011 | (90.01) | 2423 | (71.3) |
| UNINC | 486 | (16.8) | 311 | (22.01) | 109 | (9.2) | 971 | (28.7) |
| TRACY PA | 1306 | 1.4 | 013 | 8.8 | 493 | 5.0 | 1188 | 1.4 |
| CITY | 1334 | (102.1) | 656 | (80.7) | 610 | (137.5) | 1309 | (110.21) |
| UNINC | -20 | (-2.1) | 157 | (19.3) | -105 | (37.5) | -121 | (-10.2) |
| MANTECA-LATHROP PA | 2634 | 14.9 | 1417 | 15.3 | 1217 | 14.4 | 2550 | 15.9 |
| CITY OF MANTECA | 1739 | (66.0) | 898 | (63.4) | 041 | (69.11) | 1746 | (68.5) |
| UNINC | 095 | (34.0) | 519 | (36.6) | 376 | (30.9) | 004 | (31.51) |
| ESCALON PA | 399 | 2.3 | 206 | 2.2 | 193 | 2.3 | 333 | 2.1 |
| CITY | 241 | (61.9) | 155 | (75.2) | 92 | (47.7) | 241 | (72.41) |
| UNINC | 152 | (38.1) | 51 | (24.8) | 101 | (52.31) | 92 | (21.61) |
| RIPON PA | 262 | 1.5 | 150 | 1.6 | 112 | 1.3 | 231 | 1.5 |
| CITY | 241 | (94.3) | 151 | (104.7) | 90 | (80.4) | 243 | (102.51) |
| UNINC | 15 | (5.7) | -7 | (-4.11) | 22 | (19.61) | -6 | (-2.51) |
| LOCKEFORD-CLEMENTS PA | 339 | 1.9 | 266 | 2.9 | 13 | 0.9 | 343 | 2.1 |
| SOUTH DELTA PA | -23 | -0.1 | 3 | 0.0 | -26 | -0.3 | 2 | 0.0 |
| LINDEN-PETERS PA | 114 | 0.6 | 114 | 1.2 | 0 | -- | 88 | 0.5 |
| THORNTON PA | 25 | 0.1 | 36 | 0.4 | -11 | -0.1 | -54 | 0.3 |

¹ Percentages in parenthesis relate to Planning Area totals

SOURCE: U.S. Census of Population and Housing, 1960, Table H-1, 1910, Table H-1; Housing Characteristics, 1960, Tables 22, 25, 27; Detailed Housing Characteristics, 1910, Tables 54, 50

UNITS IN STRUCTURE

| | SAN JOAQUIN COUNTY | | | | | STOCKTON PLANNING AREA | | | | | CITY OF STOCKTON | | | | |
|-----------|--------------------|-------|-------|-------|----------|------------------------|-------|-------|-------|----------|------------------|-------|-------|-------|----------|
| | 1960 | | 1970 | | % Change | 1960 | | 1970 | | % Change | 1960 | | 1970 | | % Change |
| | # | % | # | % | | # | % | # | % | | # | % | # | % | |
| ALL UNITS | 00674 | 100.0 | 96627 | 100.0 | 19.8 | 51290 | 100.0 | 59870 | 100.0 | 16.7 | 29073 | 100.0 | 37797 | 100.0 | 26.5 |
| 1 UNIT | 69110 | 06.4 | 77906 | 80.6 | 11.0 | 41803 | 81.5 | 45755 | 76.4 | 9.5 | 21509 | 72.1 | 25187 | 66.7 | 19.9 |
| 2 UNITS | 2130 | 2.7 | 3907 | 4.0 | 02.7 | 1696 | 3.3 | 2630 | 4.4 | 55.5 | 1295 | 4.3 | 2246 | 5.9 | 73.4 |
| 3-4 UNITS | 2503 | 3.1 | 4107 | 4.3 | 67.3 | 1958 | 3.0 | 3151 | 5.3 | 60.9 | 1707 | 5.7 | 2717 | 7.2 | 59.2 |
| 5 OR MORE | 6323 | 7.0 | 10621 | 11.0 | 60.1 | 5033 | 11.4 | 8326 | 13.9 | 42.7 | 5367 | 17.9 | 7647 | 20.2 | 42.6 |

| | UNINCORPORATED STOCKTON PLANNING AREA | | | | | TRACY PLANNING AREA | | | | | CITY OF TRACY | | | | |
|-----------|---------------------------------------|-------|-------|-------|----------|---------------------|-------|------|-------|----------|---------------|-------|------|-------|----------|
| | 1960 | | 1970 | | % Change | 1960 | | 1970 | | % Change | 1960 | | 1970 | | % Change |
| | # | % | # | % | | # | % | # | % | | # | % | # | % | |
| ALL UNITS | 21417 | 100.0 | 22073 | 100.0 | 3.1 | 6021 | 100.0 | 7196 | 100.0 | 19.5 | 3760 | 100.0 | 5069 | 100.0 | 34.8 |
| 1 UNIT | 20294 | 94.7 | 20568 | 93.2 | 1.4 | 5634 | 93.6 | 5987 | 83.2 | 6.3 | 3427 | 91.1 | 3955 | 78.6 | 15.4 |
| 2 UNITS | 401 | 1.9 | 392 | 1.8 | -2.2 | 40 | .7 | 301 | 4.2 | 652.5 | 21 | 0.7 | 277 | 5.4 | 1219.0 |
| 3-4 UNITS | 251 | 1.2 | 434 | 2.0 | 72.9 | 175 | 2.9 | 313 | 4.3 | 78.9 | 175 | 4.7 | 309 | 5.9 | 76.6 |
| 5 OR MORE | 471 | 2.2 | 679 | 3.0 | 44.2 | 172 | 2.8 | 595 | 8.3 | 245.0 | 137 | 3.6 | 528 | 10.2 | 285.4 |

| | UNINCORPORATED TRACY PLANNING AREA | | | | | LODI PLANNING AREA | | | | | CITY OF LODI | | | | |
|-----------|------------------------------------|-------|------|-------|----------|--------------------|-------|-------|-------|----------|--------------|-------|-------|-------|----------|
| | 1960 | | 1970 | | % Change | 1960 | | 1973 | | % Change | 1960 | | 1970 | | % Change |
| | # | % | # | % | | # | % | # | % | | # | % | # | % | |
| ALL UNITS | 2261 | 100.0 | 2127 | 100.0 | - 5.9 | 11010 | 100.0 | 13756 | 100.0 | 24.9 | 7896 | 100.0 | 10313 | 100.0 | 30.6 |
| 1 UNIT | 2207 | 97.6 | 2032 | 95.5 | - 7.9 | 10310 | 93.6 | 11593 | 04.3 | 12.4 | 7309 | 92.6 | 0347 | 00.9 | 14.2 |
| 2 UNITS | 19 | 0.8 | 24 | 1.1 | 26.3 | 269 | 2.4 | 656 | 4.0 | 143.9 | 239 | 3.0 | 613 | 5.9 | 156.5 |
| 3-4 UNITS | 0 | -- | 4 | 0.2 | -- | 235 | 2.1 | 366 | 2.1 | 55.7 | 185 | 2.3 | 335 | 3.2 | 81.1 |
| 5 OR MORE | 35 | 1.5 | 67 | 3.1 | 91.4 | 196 | 1.8 | 1141 | 0.3 | 482.1 | 163 | 2.1 | 1010 | 9.9 | 524.5 |

UNITS IN STRUCTURE *Continued*

| | UNINCORPORATED LODI PLANNING AREA | | | | | MANTECA-LATHROP PLANNING AREA | | | | | CITY OF MANTECA | | | | |
|-----------|-----------------------------------|-------|------|-------|---------|-------------------------------|-------|------|-------|----------|-----------------|-------|------|-------|---------|
| | 1960 | | 1970 | | % Chang | 1960 | | 1970 | | % Change | 1960 | | 1970 | | % Chang |
| | # | % | # | % | | # | % | # | % | | # | % | # | % | |
| ALL WITS | 3114 | 100.0 | 3443 | 100.0 | 10.6 | 5444 | 100.0 | 7974 | 100.0 | 46.5 | 2642 | 100.0 | 4399 | 100.0 | 66.5 |
| 1 UNIT | 3001 | 96.4 | 3246 | 94.3 | 8.1 | 5185 | 95.3 | 7099 | 89.0 | 36.9 | 2450 | 92.1 | 3154 | 85.3 | 53.2 |
| 2 UNITS | 30 | 1.0 | 43 | 1.2 | 43.3 | 76 | 1.4 | 185 | 2.3 | 143.4 | 43 | 1.6 | 107 | 2.4 | 148.8 |
| 3-4 UNITS | 50 | 1.6 | 31 | 0.9 | -38.0 | 78 | 1.4 | 308 | 3.9 | 294.9 | 50 | 1.9 | 168 | 3.8 | 236.0 |
| 5 OR MORE | 33 | 1.1 | 123 | 3.6 | 272.7 | 105 | 1.9 | 382 | 4.8 | 263.8 | 99 | 3.1 | 310 | 8.4 | 213.1 |

| | UNINCORPORATED MANTECA-LATHROP PLANNING AREA | | | | | ESCAWN PLANNING AREA | | | | | RIPON PLANNING AREA | | | | |
|-----------|--|-------|------|-------|----------|----------------------|-------|------|-------|----------|---------------------|-------|------|-------|---------|
| | 1960 | | 1970 | | % Change | 1960 | | 1970 | | % Change | 1960 | | 1970 | | % Chang |
| | # | % | # | % | | # | % | # | % | | # | % | # | % | |
| ALL UNITS | 2802 | 100.0 | 3515 | 100.0 | 27.6 | 1942 | 100.0 | 2263 | 100.0 | 16.5 | 1415 | 100.0 | 1123 | 100.0 | 16.8 |
| 1 UNIT | 2135 | 97.6 | 3345 | 93.6 | 22.3 | 1923 | 99.2 | 2162 | 95.5 | 12.2 | 1451 | 98.4 | 1624 | 94.3 | 11.9 |
| 2 UNITS | 33 | 1.2 | 78 | 2.2 | 136.4 | 5 | 0.3 | 29 | 1.3 | 480.0 | 15 | 1.0 | 44 | 2.6 | 193.3 |
| 3-4 UNITS | 28 | 1.0 | 140 | 3.9 | 400.0 | 5 | 0.3 | 22 | 1.0 | 340.0 | -- | -- | 3 | 0.2 | -- |
| 5 OR MORE | 6 | 0.2 | 12 | 0.3 | 100.0 | 5 | 0.3 | 50 | 2.2 | 900.0 | 9 | 0.6 | 52 | 3.0 | 477.8 |

| | THORNTON PLANNING AREA | | | | | LOCKEFORD-CLEMENTS PLANNING AREA | | | | | SOUTH DELTA PLANNING AREA | | | | |
|-----------|------------------------|-------|------|-------|----------|----------------------------------|-------|------|-------|----------|---------------------------|-------|------|-------|---------|
| | 1960 | | 1970 | | % Change | 1960 | | 1970 | | % Change | 1960 | | 1970 | | % Chang |
| | # | % | # | % | | # | % | # | % | | # | % | # | % | |
| ALL UNITS | 657 | 100.0 | 628 | 100.0 | -4.4 | 1325 | 100.0 | 1653 | 100.0 | 24.0 | 584 | 100.0 | 534 | 100.0 | -8.6 |
| 1 UNIT | 647 | 98.4 | 557 | 88.7 | -13.9 | 1306 | 98.6 | 1604 | 97.1 | 22.8 | 494 | 84.6 | 499 | 93.4 | 1.0 |
| 2 UNITS | 5 | .8 | 34 | 5.4 | 580.0 | 0 | -- | 5 | .3 | -- | 62 | 10.6 | 15 | 2.8 | -75.8 |
| 3-4 UNITS | 5 | .8 | 0 | -- | -- | 19 | 1.4 | 19 | 1.1 | 0 | 28 | 4.8 | 5 | 0.9 | -82.1 |
| 5 OR MORE | 0 | -- | 37 | 5.9 | -- | 0 | -- | 25 | 1.5 | -- | -- | -- | 15 | 2.8 | -- |

TABLE 4

UNITS IN STRUCTURE *Continued*

| LINDEN-PETERS PLANNING AREA | | | | | |
|-----------------------------|------|-------|------|-------|----------|
| | 1960 | | 1970 | | % Change |
| | # | % | # | % | |
| ALL UNITS | 948 | 100.0 | 1039 | 100.0 | 8.6 |
| 1 UNIT | 948 | 100.0 | 1026 | 99.6 | 8.2 |
| 2 UNITS | -- | -- | -- | -- | -- |
| 3-4 UNITS | -- | -- | -- | -- | -- |
| 5 OR MORE | -- | -- | 4 | 0.4 | -- |

SOURCE: U.S. Census of Population and Housing, 1960, Table H-1, 1970, Table H-2; Housing Characteristics, 1960, Tables 23, 25; Detailed Housing Characteristics, 1970, Table 53

RESIDENTIAL BUILDING PERMITS 1970-1973

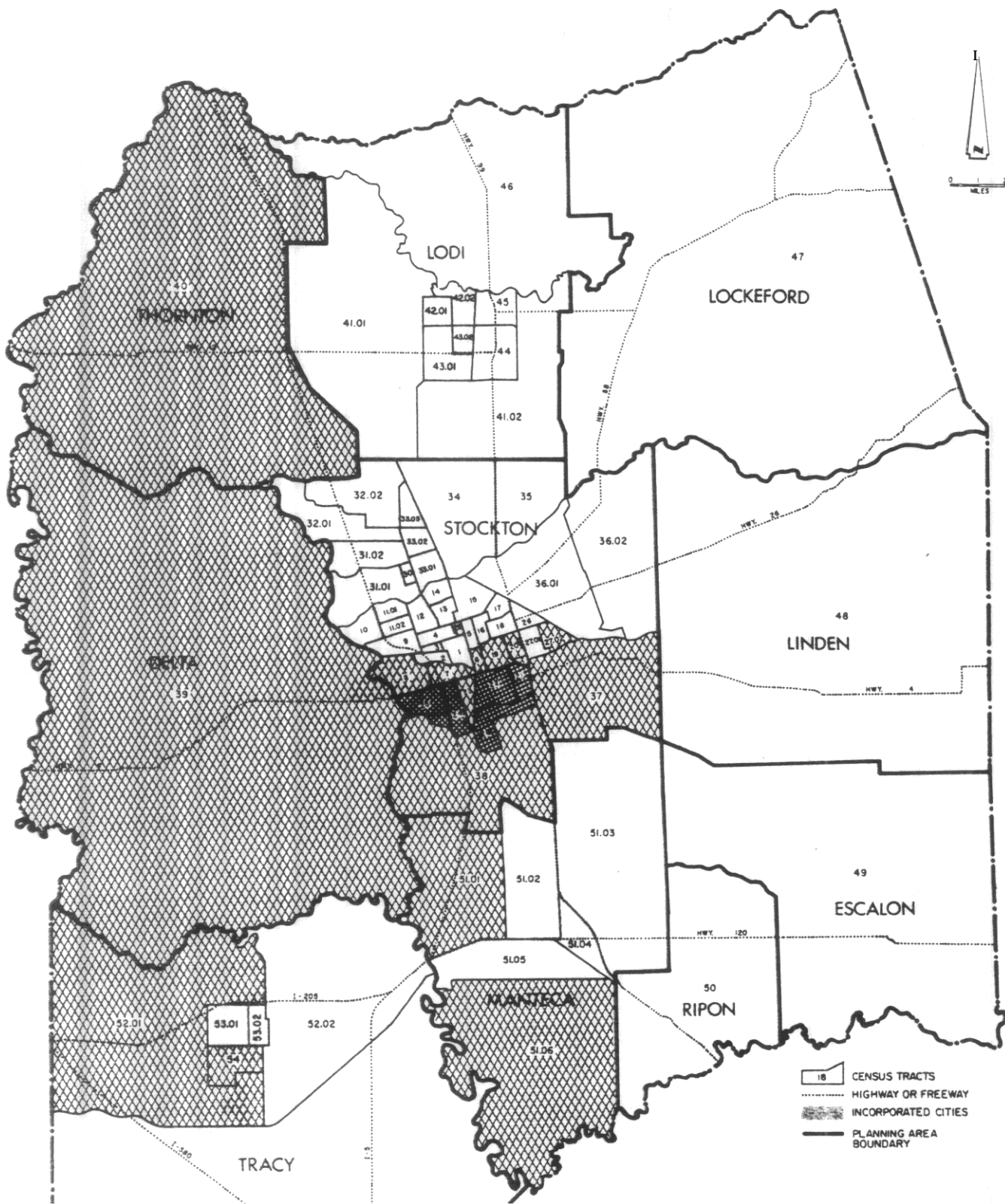
| CENSUS TRACT | SINGLE FAMILY UNITS | TWO FAMILY UNITS | MULTIPLE FAMILY UNITS | TOTAL | CENSUS TRACT | SINGLE FAMILY UNITS | TWO FAMILY UNITS | MULTIPLE FAMILY UNITS | TOTAL | CENSUS TRACT | SINGLE FAMILY UNITS | TWO FAMILY UNITS | MULTIPLE FAMILY UNITS | TOTAL |
|--------------|---------------------|------------------|-----------------------|-------|--------------|---------------------|------------------|-----------------------|-------|--------------|---------------------|------------------|-----------------------|-------|
| 1 | 9 | 4 | 183 | 196 | 33.01 | 12 | 0 | 416 | 420 | 48 | 90 | 0 | 0 | 90 |
| 2 | 8 | 0 | 128 | 136 | 33.02 | 168 | 2 | 375 | 545 | Linden PA | | | | |
| 3 | 1 | 2 | 106 | 109 | 33.03 | 264 | 136 | 161 | 561 | | | | | |
| 4 | 15 | 10 | 314 | 339 | 34 | 170 | 4 | 147 | 321 | 49 | 165 | 0 | 0 | 165 |
| 5 | 13 | 4 | 77 | 94 | 35 | 90 | 0 | 0 | 98 | Escalon PA | | | | |
| 6 | 11 | 0 | 28 | 39 | 36.01 | 44 | 6 | 0 | 50 | | | | | |
| 7 | 11 | 10 | 3 | 32 | 36.02 | 49 | 0 | 0 | 49 | | | | | |
| 8 | 5 | 0 | 1 | 6 | 37 | 28 | 6 | 0 | 34 | 50 | 139 | 2 | 0 | 141 |
| 9 | 5 | 6 | 61 | 72 | 38 | 33 | 2 | 0 | 35 | Ripon PA | | | | |
| 10 | 68 | 0 | 179 | 247 | | | | | | | | | | |
| 11.01 | 4 | 2 | 0 | 6 | Stockton PA | 3108 | 406 | 3715 | 7229 | | | | | |
| 11.02 | 7 | 8 | 34 | 49 | | | | | | | | | | |
| 12 | 4 | 0 | 0 | 4 | | | | | | 51.01 | 134 | 2 | 0 | 136 |
| 13 | 9 | 6 | 30 | 45 | 39 | 8 | 2 | 0 | 10 | 51.02 | 394 | 29 | 160 | 583 |
| 14 | 16 | 0 | 115 | 131 | So. Delt PA | | | | | 51.03 | 91 | 0 | 0 | 91 |
| 15 | 29 | 6 | 0 | 35 | | | | | | 51.04 | 118 | 68 | 101 | 287 |
| 16 | 11 | 2 | 0 | 13 | | | | | | 51.05 | 79 | 6 | 105 | 190 |
| 17 | 38 | 0 | 0 | 38 | 40 | 11 | 4 | 0 | 15 | 51.06 | 52 | 0 | 0 | 52 |
| 18 | 75 | 2 | 0 | 77 | Thornton PA | | | | | | | | | |
| 19 | 55 | 6 | 16 | 77 | | | | | | Manteca PA | 868 | 105 | 366 | 1339 |
| 20 | 113 | 0 | 0 | 113 | | | | | | | | | | |
| 21 | 127 | 0 | 0 | 127 | 41.01 | 64 | 4 | 0 | 68 | | | | | |
| 22 | 118 | 0 | 9 | 127 | 41.02 | 39 | 0 | 3 | 42 | 52.01 | 76 | 8 | 0 | 84 |
| 23 | 10 | 4 | 22 | 36 | 42.01 | 176 | 56 | 93 | 325 | 52.02 | 30 | 0 | 0 | 30 |
| 24 | 18 | 0 | 6 | 24 | 42.02 | 01 | 22 | 173 | 276 | 53.01 | 265 | 52 | 293 | 610 |
| 25 | 39 | 0 | 0 | 39 | 43.01 | 304 | 32 | 210 | 546 | 53.02 | 1 | 0 | 8 | 9 |
| 26 | 1 | 0 | 0 | 1 | 43.02 | 2 | 2 | 262 | 266 | 54 | 100 | 0 | 160 | 260 |
| 27.01 | 49 | 0 | 0 | 49 | 44 | 01 | 42 | 169 | 292 | 55 | 44 | 2 | 0 | 46 |
| 21.02 | 41 | 0 | 0 | 41 | 45 | 0 | 52 | 61 | 113 | | | | | |
| 28 | 71 | 0 | 0 | 71 | 46 | 98 | 0 | 0 | 90 | Tracy PA | 516 | 62 | 461 | 1039 |
| 29 | 0 | 0 | 0 | 0 | | | | | | | | | | |
| 30 | 0 | 0 | 0 | 0 | Lodi PA | 045 | 210 | 971 | 2026 | | | | | |
| 31.01 | 0 | 0 | 240 | 240 | | | | | | SJ County | 5966 | 703 | 5554 | 12303 |
| 31.02 | 778 | 60 | 967 | 1805 | | | | | | | | | | |
| 32.01 | 170 | 50 | 0 | 220 | 47 | 216 | 2 | 30 | 240 | | | | | |
| 32.02 | 313 | 50 | 100 | 463 | Lockeford PA | | | | | | | | | |

SOURCE: San Joaquin County Planning Department,
Residential Building Permit Data

OVERCROWDING 1970

| CENSUS TRACT | TOTAL OCCUPIED UNITS | NUMBER OF OVERCROWDED UNITS | PERCENT OVERCROWDED | CENSUS TRACT | TOTAL OCCUPIED UNITS | NUMBER OF OVERCROWDED UNITS | PERCENT OVERCROWDED | CENSUS TRACT | TOTAL OCCUPIED UNITS | NUMBER OF OVERCROWDED UNITS | PERCENT OVERCROWDED |
|--------------|----------------------|-----------------------------|---------------------|--------------|----------------------|-----------------------------|---------------------|--------------|----------------------|-----------------------------|---------------------|
| 1 | 3244 | 207 | 6.4 | 33.01 | 2553 | 112 | 4.4 | 48 | 956 | 128 | 13.4 |
| 2 | 171 | 9 | 5.3 | 33.02 | 1958 | 120 | 6.1 | Linden | | | |
| 3 | 463 | 19 | 4.1 | 33.03 | 1406 | 76 | 5.4 | PA | | | |
| 4 | 3126 | 89 | 2.8 | 34 | 460 | 39 | 8.5 | | | | |
| 5 | 928 | 76 | 8.2 | 35 | 1104 | 87 | 7.9 | 49 | 2164 | 248 | 11.5 |
| 6 | 667 | 127 | 19.0 | 36.01 | 1073 | 67 | 6.2 | Escalon | | | |
| 7 | 1529 | 271 | 17.7 | 36.02 | 746 | 89 | 11.9 | PA | | | |
| 8 | 504 | 86 | 17.1 | 37 | 973 | 154 | 15.8 | | | | |
| 9 | 1808 | 123 | 6.8 | 38 | 947 | 146 | 15.4 | 50 | 1630 | 162 | 9.9 |
| 10 | 1511 | 94 | 6.2 | | | | | Ripon | | | |
| 11.01 | 1672 | 101 | 6.0 | Stockton | 57406 | 5448 | 9.5 | PA | | | |
| 11.02 | 1621 | 73 | 4.5 | PA | | | | | | | |
| 12 | 2043 | 20 | 1.0 | | | | | 51.01 | 982 | 173 | 17.6 |
| 13 | 2214 | 61 | 2.8 | 39 | 516 | 95 | 18.4 | 51.02 | 1473 | 165 | 11.2 |
| 14 | 1753 | 64 | 3.7 | So. Delta | | | | 51.03 | 881 | 78 | 8.9 |
| 15 | 2525 | 165 | 6.5 | PA | | | | 51.04 | 2071 | 145 | 7.0 |
| 16 | 723 | 71 | 9.8 | | | | | 51.05 | 1688 | 204 | 12.1 |
| 17 | 1174 | 155 | 13.2 | 40 | 578 | 100 | 17.3 | 51.06 | 522 | 83 | 15.9 |
| 18 | 1115 | 91 | 8.2 | Thornton | | | | | | | |
| 19 | 1673 | 269 | 16.1 | PA | | | | Manteca | 7617 | 848 | 11.1 |
| 20 | 971 | 184 | 18.9 | | | | | PA | | | |
| 21 | 458 | 106 | 23.1 | 41.01 | 1027 | 131 | 12.8 | | | | |
| 22 | 1832 | 514 | 28.1 | 41.02 | 907 | 77 | 8.5 | 52.01 | 642 | 118 | 18.4 |
| 23 | 1417 | 210 | 14.8 | 42.01 | 1677 | 93 | 5.5 | 52.02 | 567 | 63 | 11.1 |
| 24 | 1745 | 422 | 24.2 | 42.02 | 2653 | 91 | 3.4 | 53.01 | 2391 | 165 | 6.9 |
| 25 | 860 | 330 | 38.4 | 43.01 | 821 | 42 | 5.1 | 53.02 | 1372 | 104 | 7.6 |
| 26 | 304 | 28 | 9.2 | 43.02 | 1946 | 91 | 4.7 | 54 | 1201 | 199 | 16.6 |
| 27.01 | 1403 | 186 | 13.3 | 44 | 1875 | 153 | 8.2 | 55 | 542 | 69 | 12.7 |
| 27.02 | 883 | 147 | 16.6 | 45 | 1226 | 76 | 6.2 | | | | |
| 28 | 389 | 84 | 21.6 | 46 | 1129 | 151 | 13.4 | Tracy | 6715 | 718 | 10.7 |
| 29 | 20 | 1 | 5.0 | | | | | PA | | | |
| 30 | -- | -- | -- | Lodi | 13261 | 905 | 6.8 | | | | |
| 31.01 | 476 | 26 | 5.5 | PA | | | | | | | |
| 31.02 | 2738 | 73 | 2.7 | | | | | SJ Count | 92372 | 8854 | 9.6 |
| 32.01 | 1316 | 44 | 3.3 | 47 | 1525 | 198 | 13.0 | | | | |
| 32.02 | 910 | 32 | 3.5 | Lockeford | | | | | | | |
| | | | | PA | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1970, Table H-1



RATES MORE MAN TWICE THE
COUNTY AVERAGE

CENSUS TRACTS WITH OVERCROWDING

OVERCROWDED & SEVERELY OVERCROWDED UNITS

| | OVERCRO | | | | ED ¹ | | SEVERELY OVERC | | | WDED ² |
|-----------------------|---------|------|------|------|---------------------------|------------------------------|----------------|-----|----------------|--------------------------------|
| | 1960 | | 1970 | | BLAC ³ 1970 | SPANISH ³ 1970 | 1970 | | % BUCK 1970 | % SPANISH ³ 1970 |
| | # | % | # | % | | | # | % | | |
| SAN JOAQUIN COUNTY | 1840 | 11.8 | 1854 | 9.6 | 9.5 | 36.2 | 552 | 2.8 | 11.0 | 45.3 |
| STOCKTON PA | 1611 | 11.9 | 1452 | 9.5 | NA | NA | 541 | 2.7 | NA | NA |
| CITY | 1666 | Y.6 | 1220 | 1.4 | 20.5 | 40.1 | 950 | 2.6 | 22.6 | 40.0 |
| UNINC | 1945 | 14.8 | 1232 | 10.5 | NA | NA | 591 | 2.8 | NA | NA |
| WDI PA | 849 | 8.2 | 905 | 6.8 | NA | NA | 266 | 2.0 | NA | NA |
| CITY | 382 | 5.1 | 512 | 5.1 | NA | 26.0 | 110 | 1.1 | NA | 34.5 |
| UNINC | 467 | 16.6 | 393 | 11.9 | NA | NA | 156 | 4.1 | NA | NA |
| TRACY PA | 765 | 14.1 | 718 | 10.7 | NA | 46.7 | 218 | 3.2 | NA | 52.8 |
| CITY | 361 | 10.3 | 426 | 8.8 | NA | 48.1 | 111 | 2.3 | NA | 38.7 |
| UNINC | 404 | 21.1 | 292 | 15.5 | NA | 44.5 | 107 | 5.7 | NA | 67.3 |
| MANTECA-LATHROP PA | 733 | 14.7 | 848 | 11.1 | NA | 32.7 | 208 | 2.1 | NA | 63.5 |
| CITY OF MANTECA | 283 | 11.4 | 368 | 8.7 | NA | 28.3 | 80 | 1.9 | NA | 61.3 |
| UNINC | 450 | 11.9 | 480 | 14.1 | NA | 36.0 | 128 | 3.8 | NA | 64.8 |
| ESCAWN PA | 218 | 12.4 | 248 | 11.5 | NA | 40.7 | 73 | 3.4 | NA | 80.8 |
| CITY | 58 | 9.1 | 51 | 6.0 | NA | NA | 16 | 1.9 | NA | NA |
| UNINC | 160 | 13.7 | 191 | 15.0 | NA | NA | 57 | 4.3 | NA | NA |
| RIPON PA | 183 | 13.4 | 162 | 9.9 | NA | 9.3 | 45 | 2.8 | NA | 17.8 |
| CITY | 75 | 12.6 | 67 | 8.0 | NA | NA | 18 | 2.1 | NA | NA |
| UNINC | 108 | 14.0 | 95 | 12.1 | NA | NA | 21 | 3.4 | NA | NA |
| LOCKEFORD-CLEMENTS PA | 172 | 14.5 | 198 | 13.0 | NA | 20.1 | 51 | 3.3 | NA | 31.4 |
| SOUTH DELTA PA | 89 | 16.5 | 95 | 18.4 | NA | 60.0 | 40 | 7.8 | NA | 90.0 |
| LINDEN-PETERS PA | 84 | 10.0 | 128 | 13.4 | NA | NA | 68 | 1.1 | NA | NA |
| THORNTON PA | 136 | 24.6 | 100 | 17.3 | NA | 44.0 | 42 | 7.3 | NA | 38.1 |

¹Overcrowded units are defined in the census as those with 1.01 or more persons per room

²Severely overcrowded units are defined as those with 1.51 or more persons per room

³Spanish includes persons of Spanish language and other persons of Spanish surname

SOURCE: U.S. Census of Population and Housing, 1960, Table H-1, 1970, Tables H-1, H-3, H-5; Housing Characteristics, 1960, Tables 24, 26, 27; General Housing Characteristics, 1970, Tables 19, 23, 21

TABLE 18

VACANCY RATE

| | ALL AVAILABLE UNITS | | HOMEOWNER VACANCY RATE | | RENTER VACANCY RATE | |
|-------------------------|------------------------|------|---------------------------|------|------------------------|------|
| | 1960 | 1970 | 1960 | 1970 | 1960 | 1970 |
| AN JOAQUIN COUNT | 3.8 | 2.8 | 1.6 | 0.8 | 7.4 | 5.9 |
| ROCKTON PA | 4.0 | 3.0 | 1.9 | 0.7 | 7.4 | 6.2 |
| CITY | 4.1 | 3.4 | 2.4 | 0.7 | 6.3 | 6.3 |
| UNINC | 3.8 | 2.3 | 1.4 | 0.8 | 9.7 | 5.7 |
| 3DI PA | 3.2 | 2.2 | 1.2 | 0.7 | 7.0 | 5.2 |
| CITY | 3.3 | 2.5 | 1.4 | 0.7 | 7.4 | 5.9 |
| UNINC | 2.9 | 1.5 | 0.9 | 0.6 | 6.1 | 3.2 |
| WACY PA | 4.6 | 3.0 | 0.7 | 1.2 | 9.8 | 5.6 |
| CITY | 4.9 | 3.6 | 0.8 | 1.5 | 11.0 | 6.4 |
| UNINC | 4.1 | 1.6 | 0.6 | 0.6 | 7.9 | 3.2 |
| WATECA-LATHROP PI | 3.9 | 3.0 | 1.7 | 0.9 | 8.8 | 6.5 |
| CITY | 5.4 | 3.5 | 2.8 | 1.0 | 11.1 | 7.5 |
| UNINC | 2.5 | 2.2 | 0.6 | 0.7 | 6.5 | 5.1 |
| WALTON PA | 1.3 | 1.7 | 0.4 | 0.3 | 3.0 | 4.1 |
| CITY | NA | 1.6 | NA | 0.5 | NA | 3.8 |
| UNINC | NA | 2.8 | NA | 0.1 | NA | 4.2 |
| WAPON PA | 3.7 | 1.6 | 0.8 | 0.9 | 9.4 | 3.1 |
| CITY | NA | 2.1 | NA | 1.8 | NA | 2.7 |
| UNINC | NA | 1.1 | NA | - | NA | 3.5 |
| WICKFORD-CLEMENTS PA | 2.1 | 2.6 | 0.6 | 0.8 | 5.5 | 6.6 |
| WOUTH DELTA PA | 0.7 | 0.8 | 0.6 | - | 0.8 | 1.1 |
| WINDEN-PETERS PA | 1.2 | 2.2 | 0.2 | 0.6 | 2.7 | 5.2 |
| WORTON PA | 4.2 | 1.9 | 1.0 | 0.4 | 5.7 | 2.8 |

SOURCE: U.S. Census of Population and Housing, 1960, Table H-1, 1970, Table H-1; Housing Characteristics, 1960, Tables 22, 25; General Housing characteristics, 1970, Tables 18, 23.

VACANCY RATE • 1970

| CENSUS TRACT | TOTAL YEAR-ROUND UNITS | VACANT FOR SALE | VACANT FOR RENT | TOTAL VACANT UNITS | PERCENT VACANCY RATE | CENSUS TRACT | TOTAL YEAR-ROUND UNITS | VACANT FOR SALE | VACANT FOR RENT | TOTAL VACANT UNITS | PERCENT VACANCY RATE | CENSUS TRACT | TOTAL YEAR-ROUND UNITS | VACANT FOR SALE | VACANT FOR RENT | TOTAL VACANT UNITS | PERCENT VACANCY RATE |
|--------------|------------------------|-----------------|-----------------|--------------------|----------------------|--------------|------------------------|-----------------|-----------------|--------------------|----------------------|--------------|------------------------|-----------------|-----------------|--------------------|----------------------|
| 1 | 3487 | -- | 98 | 98 | 5.7 | 33.01 | 1743 | 2 | 157 | 159 | 5.8 | 48 | 1029 | 4 | 18 | 22 | 2.1 |
| 2 | 176 | -- | 2 | 2 | 1.1 | 33.02 | 2046 | 14 | 70 | 84 | 4.1 | Linden PA | | | | | |
| 3 | 485 | 1 | 18 | 19 | 3.9 | 33.03 | 1474 | 12 | 43 | 55 | 3.7 | PA | | | | | |
| 4 | 3343 | 12 | 81 | 93 | 5.8 | 34 | 539 | 10 | 65 | 75 | 13.9 | 49 | 2262 | 4 | 33 | 37 | |
| 5 | 977 | 2 | 34 | 36 | 3.7 | 35 | 1117 | 3 | 6 | 9 | 0.8 | Escalon PA | | | | | |
| 6 | 703 | 4 | 23 | 27 | 3.8 | 36.01 | 1099 | 4 | 8 | 12 | 1.1 | 50 | | | | | |
| 7 | 1597 | 1 | 39 | 40 | 2.5 | 36.02 | 759 | 3 | 1 | 4 | 0.5 | Ripon PA | | | | | |
| 8 | 545 | -- | 33 | 33 | 6.1 | 37 | 994 | 5 | 3 | 8 | 0.8 | | 1692 | 10 | 17 | 27 | 1.6 |
| 9 | 1864 | 29 | 19 | 48 | 2.6 | 38 | 983 | 7 | 21 | 28 | 2.8 | | | | | | |
| 10 | 1533 | 13 | 5 | 18 | 1.2 | | | | | | | | | | | | |
| 11.01 | 1697 | 8 | 15 | 23 | 1.4 | Stockton PA | 1864 | 258 | 508 | 1766 | 3.0 | | | | | | |
| 12.02 | 1652 | 4 | 22 | 26 | 1.6 | | | | | | | | | | | | |
| 12 | 2074 | 5 | 19 | 24 | 1.2 | | | | | | | 51.01 | 1035 | 1 | 29 | 30 | 2.9 |
| 14 | 2261 | 7 | 24 | 31 | 1.1 | 39 | 560 | -- | 4 | 4 | 0.7 | 51.02 | 1576 | 15 | 42 | 57 | 3.1 |
| 14 | 1815 | 1 | 38 | 39 | 2.2 | So. Deli PA | | | | | | 51.03 | 915 | 8 | 7 | 15 | 1.0 |
| 15 | 2615 | 21 | 33 | 54 | 2.1 | | | | | | | 51.04 | 2158 | 9 | 65 | 74 | 3.4 |
| 16 | 754 | 2 | 24 | 26 | 3.5 | | | | | | | 51.05 | 1757 | 10 | 43 | 53 | 3.0 |
| 17 | 1250 | 4 | 47 | 51 | 4.1 | 40 | 602 | 1 | 10 | 11 | 1.8 | 51.06 | 543 | 1 | 2 | 3 | 0.6 |
| 18 | 1130 | 3 | 8 | 11 | 1.0 | Thornton PA | | | | | | | | | | | |
| 19 | 1749 | 5 | 18 | 23 | 1.3 | | | | | | | Manteca PA | 7984 | 44 | 188 | 232 | 2.9 |
| 20 | 1072 | 6 | 48 | 54 | 5.0 | | | | | | | | | | | | |
| 21 | 469 | -- | 6 | 6 | 1.3 | 41.01 | 1061 | 5 | 11 | 16 | 1.5 | | | | | | |
| 22 | 1918 | 7 | 42 | 49 | 2.6 | 41.02 | 934 | -- | 10 | 10 | 1.1 | 52.01 | 679 | 2 | 9 | 11 | 1.6 |
| 23 | 1468 | 9 | 19 | 20 | 1.9 | 42.01 | 1738 | 14 | 41 | 55 | 3.2 | 52.02 | 594 | 2 | 5 | 7 | 1.2 |
| 24 | 1853 | 9 | 53 | 62 | 3.4 | 42.02 | 1721 | 13 | 33 | 46 | 1.7 | 53.01 | 2479 | 4 | 56 | 60 | 2.4 |
| 25 | 871 | 2 | 3 | 5 | 0.6 | 43.01 | 841 | 10 | 3 | 13 | 1.5 | 53.02 | 1399 | 3 | 11 | 14 | 1.0 |
| 26 | 317 | 2 | 6 | 8 | 2.5 | 43.02 | 994 | 5 | 33 | 38 | 1.9 | 54 | 1334 | 36 | 69 | 105 | 7.9 |
| 27.01 | 1457 | 14 | 13 | 27 | 1.9 | 14 | 971 | 4 | 58 | 62 | 3.1 | 55 | 693 | 3 | 10 | 13 | 1.9 |
| 27.02 | 920 | 1 | 9 | 10 | 1.1 | 45 | 295 | 3 | 43 | 46 | 3.6 | | | | | | |
| 28 | 408 | 2 | 2 | 4 | 1.0 | 46 | 199 | 4 | 15 | 19 | 1.6 | Tracy PA | 7178 | 50 | 160 | 210 | 2.9 |
| 29 | 24 | -- | 3 | 3 | 2.5 | | | | | | | | | | | | |
| 30 | 3 | -- | -- | -- | -- | Lodi PA | 1754 | 58 | 247 | 305 | 2.2 | | | | | | |
| 31.01 | 509 | -- | 30 | 30 | 5.9 | | | | | | | | | | | | |
| 31.02 | 2833 | 5 | 80 | 85 | 3.0 | | | | | | | SJ County | 6563 | 131 | 2216 | 2647 | 2.7 |
| 32.01 | 1349 | 5 | 19 | 24 | 1.8 | 47 | 637 | 9 | 31 | 40 | 2.4 | | | | | | |
| 32.02 | 924 | 7 | 1 | 8 | 0.9 | Lockeford PA | | | | | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1960, Table H-1, 1970, Table H-1

OCCUPIED HOUSING UNITS BY NUMBER OF PERSONS

| | 1 - 3 PERSON UNITS | | | | 4 PERSON UNITS | | | | 5 PERSON UNITS | | | | 6 OR MORE | | | |
|-----------------------|--------------------|------|-------|------|----------------|------|-------|------|----------------|------|------|------|-----------|------|------|------|
| | 1960 | | 1970 | | 1960 | | 1970 | | 1960 | | 1970 | | 1960 | | 1970 | |
| | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % |
| SAN JOAQUIN COUNTY | 46514 | 62.3 | 60391 | 65.4 | 12372 | 16.6 | 14440 | 15.6 | 8234 | 11.0 | 8916 | 9.7 | 7537 | 10.1 | 8625 | 9.3 |
| SMCKTON PA | 30269 | 64.1 | 38564 | 67.2 | 7650 | 16.2 | 8429 | 14.7 | 5010 | 10.6 | 5228 | 9.1 | 4713 | 10.0 | 5182 | 9.0 |
| CITY | 18895 | 68.1 | 25290 | 69.8 | 3924 | 14.1 | 4840 | 13.4 | 2517 | 9.1 | 2988 | 8.3 | 2406 | 8.1 | 3090 | 8.5 |
| UNINC | 11374 | 57.2 | 13274 | 62.6 | 3726 | 18.7 | 3589 | 16.9 | 2493 | 12.5 | 2240 | 10.6 | 2307 | 11.6 | 2092 | 9.9 |
| LODI PA | 6684 | 64.5 | 8802 | 66.4 | 1792 | 17.3 | 2212 | 16.7 | 1084 | 10.6 | 1279 | 9.6 | 806 | 7.9 | 968 | 7.3 |
| CITY | 5024 | 66.5 | 6842 | 68.7 | 1267 | 16.8 | 1623 | 16.3 | 804 | 10.6 | 908 | 9.1 | 455 | 6.0 | 586 | 5.9 |
| UNINC | 1660 | 58.9 | 1960 | 59.4 | 525 | 18.6 | 589 | 17.1 | 280 | 9.4 | 371 | 11.2 | 351 | 12.5 | 382 | 11.6 |
| TRACY PA | 3199 | 59.1 | 4212 | 62.7 | 925 | 17.1 | 1139 | 17.0 | 664 | 12.3 | 645 | 9.6 | 621 | 11.5 | 719 | 10.7 |
| CITY | 2121 | 60.7 | 3120 | 64.6 | 653 | 18.7 | 825 | 17.2 | 381 | 10.9 | 446 | 9.2 | 338 | 9.1 | 433 | 9.0 |
| UNINC | 1078 | 56.3 | 1092 | 57.8 | 272 | 14.2 | 311 | 16.5 | 283 | 14.8 | 199 | 10.5 | 283 | 14.8 | 286 | 15.1 |
| MANTECA-LATHROP PA | 2717 | 54.5 | 4343 | 57.0 | 934 | 18.7 | 1443 | 18.9 | 108 | 14.2 | 967 | 12.1 | 624 | 12.5 | 870 | 11.4 |
| CITY | 1373 | 55.5 | 2451 | 58.2 | 509 | 20.6 | 850 | 20.2 | 354 | 14.3 | 501 | 11.9 | 238 | 9.6 | 411 | 9.8 |
| UNINC | 1344 | 53.6 | 1892 | 55.5 | 425 | 16.9 | 593 | 17.4 | 354 | 14.1 | 466 | 13.7 | 386 | 15.4 | 459 | 13.5 |
| ESCAMN PA | 1021 | 57.8 | 1338 | 61.8 | 312 | 17.7 | 335 | 15.5 | 230 | 13.0 | 236 | 10.9 | 202 | 11.4 | 255 | 11.8 |
| CITY | NA | NA | 596 | 70.1 | NA | NA | 124 | 14.6 | NA | NA | 76 | 8.9 | NA | NA | 54 | 6.4 |
| UNINC | NA | NA | 142 | 56.5 | NA | NA | 211 | 16.1 | NA | NA | 160 | 12.2 | NA | NA | 201 | 15.3 |
| RIPON PA | 796 | 58.2 | 970 | 59.5 | 216 | 15.8 | 275 | 16.9 | 166 | 12.1 | 191 | 11.7 | 190 | 13.9 | 194 | 11.9 |
| CITY | NA | NA | 526 | 62.5 | NA | NA | 130 | 15.4 | NA | NA | 100 | 11.9 | NA | NA | 86 | 10.2 |
| UNINC | NA | NA | 444 | 56.3 | NA | NA | 145 | 18.4 | NA | NA | 91 | 11.5 | NA | NA | 108 | 13.7 |
| LOCKEFORD-CLEMENTS PA | 683 | 57.6 | 891 | 58.4 | 203 | 17.1 | 273 | 17.9 | 155 | 13.1 | 168 | 11.0 | 145 | 12.2 | 193 | 12.7 |
| SOUTH DELTA PA | 321 | 59.6 | 308 | 59.6 | 92 | 17.1 | 88 | 17.0 | 65 | 12.1 | 51 | 9.9 | 61 | 11.3 | 70 | 13.5 |
| LINDEN-PETERS | 519 | 61.6 | 594 | 62.1 | 160 | 19.0 | 176 | 18.4 | 86 | 10.2 | 95 | 9.9 | 77 | 9.1 | 91 | 9.5 |
| THORNTON PA | 302 | 54.6 | 369 | 63.8 | 88 | 15.9 | 70 | 12.1 | 65 | 11.8 | 56 | 9.7 | 98 | 11.7 | 83 | 14.4 |

SOURCE: U.S. Census of Population and Housing, 1960, Table H-1, 1970, H-1;
 Housing Characteristics, 1960, Tables 24, 26;
 General Housing Characteristics, 1970, Tables 18, 23

TABLE 21

CONDITION OF HOUSING IN SELECTED CENSUS TRACTS

| CENSUS TRACT | CONDITIONS / CITY | | | | | | | | | | LUMINITY | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------------------|-------------------|------|------|------|------|-----------|-------|-------|------|------|------------|------|------|------|-------|-------|-------|------|-----|------|-------------|-------|-------|-------|-------|-----------|------|------|------|-------|------------|-------|--|--|--|-------|--|--|--|--|
| | CONSERVABLE | | | | | RENEWABLE | | | | | DEMOLITION | | | | | TOTAL | | | | | CONSERVABLE | | | | | RENEWABLE | | | | | DEMOLITION | | | | | TOTAL | | | | |
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | | | | | | | | |
| 2 | 20 | 30.8 | 37 | 56.9 | 8 | 12.3 | 65 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | 20 | 30.8 | 37 | 56.9 | 8 | 12.3 | 65 | 100.0 | 231 | 79.1 | 57 | 19.5 | 4 | 1.4 | 292 | 100.0 | | | | | | | | |
| 3 | 231 | 79.1 | 57 | 19.5 | 4 | 1.4 | 292 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | 231 | 79.1 | 57 | 19.5 | 4 | 1.4 | 292 | 100.0 | 1635 | 86.9 | 233 | 12.4 | 14 | .7 | 1882 | 100.0 | | | | | | | | |
| 4 | 1635 | 86.9 | 233 | 12.4 | 14 | .7 | 1882 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | 1635 | 86.9 | 233 | 12.4 | 14 | .7 | 1882 | 100.0 | 355 | 75.5 | 97 | 20.6 | 18 | 3.8 | 470 | 100.0 | | | | | | | | |
| 6 | 355 | 75.5 | 97 | 20.6 | 18 | 3.8 | 470 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | 355 | 75.5 | 97 | 20.6 | 18 | 3.8 | 470 | 100.0 | 886 | 75.3 | 221 | 18.8 | 69 | 5.9 | 1176 | 100.0 | | | | | | | | |
| 7 | 886 | 75.3 | 221 | 18.8 | 69 | 5.9 | 1176 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | 886 | 75.3 | 221 | 18.8 | 69 | 5.9 | 1176 | 100.0 | 5 | 20.8 | 16 | 66.7 | 3 | 12.5 | 24 | 100.0 | | | | | | | | |
| 8 | 5 | 20.8 | 16 | 66.7 | 3 | 12.5 | 24 | 100.0 | 148 | 35.2 | 137 | 32.5 | 136 | 32.3 | 421 | 100.0 | 153 | 34.4 | 153 | 34.4 | 139 | 31.2 | 445 | 100.0 | 1507 | 97.2 | 38 | 2.5 | 1545 | 100.0 | | | | | | | | | | |
| 9 | 1507 | 97.2 | 38 | 2.5 | 1545 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | 1507 | 97.2 | 38 | 2.5 | 1545 | 100.0 | 158 | 98.8 | 2 | 1.2 | -- | -- | -- | -- | | | | | | | | | | |
| 10 | 158 | 98.8 | 2 | 1.2 | -- | -- | 160 | 100.0 | 1323 | 98.7 | 16 | 1.2 | 1 | .1 | 1340 | 100.0 | 1481 | 98.7 | 18 | 1.2 | 1 | .1 | 1500 | 100.0 | 502 | 99.6 | 1 | .2 | 504 | 100.0 | | | | | | | | | | |
| 11.01 | 502 | 99.6 | 1 | .2 | 504 | 100.0 | -- | -- | 1017 | 99.9 | 1 | .1 | -- | -- | 1018 | 100.0 | 1519 | 99.8 | 2 | .1 | -- | -- | 1522 | 100.0 | 225 | 98.3 | 2 | .8 | 229 | 100.0 | | | | | | | | | | |
| 11.02 | 225 | 98.3 | 2 | .8 | 229 | 100.0 | -- | -- | 1239 | 97.6 | 27 | 2.1 | 3 | .2 | 1269 | 100.0 | 1464 | 97.7 | 29 | 1.9 | 5 | .3 | 1498 | 100.0 | 320 | 92.8 | 23 | 6.7 | 345 | 100.0 | | | | | | | | | | |
| 15 | 320 | 92.8 | 23 | 6.7 | 345 | 100.0 | -- | -- | 989 | 69.8 | 361 | 25.5 | 66 | 4.7 | 1416 | 100.0 | 1309 | 74.3 | 384 | 21.8 | 68 | 3.9 | 1761 | 100.0 | 180 | 61.9 | 100 | 34.4 | 11 | 3.8 | 291 | 100.0 | | | | | | | | |
| 16 | 180 | 61.9 | 100 | 34.4 | 11 | 3.8 | 291 | 100.0 | 179 | 49.3 | 161 | 44.4 | 23 | 6.3 | 363 | 100.0 | 359 | 54.9 | 261 | 39.9 | 34 | 5.2 | 654 | 100.0 | 8 | 47.1 | 6 | 35.3 | 3 | 17.6 | 17 | 100.0 | | | | | | | | |
| 17 | 8 | 47.1 | 6 | 35.3 | 3 | 17.6 | 17 | 100.0 | 438 | 41.6 | 417 | 39.6 | 198 | 18.8 | 1053 | 100.0 | 446 | 41.7 | 423 | 39.5 | 201 | 18.8 | 1070 | 100.0 | 646 | 83.7 | 111 | 14.4 | 15 | 1.9 | 772 | 100.0 | | | | | | | | |
| 18 | 646 | 83.7 | 111 | 14.4 | 15 | 1.9 | 772 | 100.0 | 141 | 55.7 | 91 | 40.0 | 21 | 8.3 | 253 | 100.0 | 787 | 76.8 | 202 | 19.7 | 36 | 3.5 | 1025 | 100.0 | 1012 | 68.1 | 404 | 27.2 | 69 | 4.6 | 1485 | 100.0 | | | | | | | | |
| 19 | 1012 | 68.1 | 404 | 27.2 | 69 | 4.6 | 1485 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | 1012 | 68.1 | 404 | 27.2 | 69 | 4.6 | 1485 | 100.0 | 351 | 95.1 | 15 | 4.1 | 3 | .8 | 369 | 100.0 | | | | | | | | |
| 20 | 351 | 95.1 | 15 | 4.1 | 3 | .8 | 369 | 100.0 | 341 | 59.4 | 203 | 35.4 | 30 | 5.2 | 574 | 100.0 | 692 | 73.4 | 218 | 23.1 | 33 | 3.5 | 943 | 100.0 | 329 | 97.3 | 7 | 2.1 | 338 | 100.0 | | | | | | | | | | |
| 21 | 329 | 97.3 | 7 | 2.1 | 338 | 100.0 | -- | -- | 136 | 68.7 | 53 | 26.8 | 9 | 4.5 | 198 | 100.0 | 465 | 86.8 | 60 | 11.2 | 11 | 2.1 | 536 | 100.0 | 838 | 96.3 | 25 | 2.9 | 870 | 100.0 | | | | | | | | | | |
| 22 | 838 | 96.3 | 25 | 2.9 | 870 | 100.0 | -- | -- | 279 | 45.4 | 231 | 37.6 | 104 | 16.9 | 614 | 100.0 | 1117 | 75.3 | 256 | 17.3 | 111 | 7.5 | 1484 | 100.0 | 944 | 81.4 | 177 | 15.3 | 39 | 3.4 | 1160 | 100.0 | | | | | | | | |
| 23 | 944 | 81.4 | 177 | 15.3 | 39 | 3.4 | 1160 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | 944 | 81.4 | 177 | 15.3 | 39 | 3.4 | 1160 | 100.0 | 642 | 49.3 | 413 | 31.7 | 248 | 19.0 | 1303 | 100.0 | | | | | | | | |
| 24 | 642 | 49.3 | 413 | 31.7 | 248 | 19.0 | 1303 | 100.0 | 114 | 32.4 | 128 | 36.4 | 110 | 31.2 | 352 | 100.0 | 756 | 45.7 | 541 | 32.7 | 358 | 21.6 | 1655 | 100.0 | 617 | 85.8 | 70 | 9.7 | 32 | 4.5 | 719 | 100.0 | | | | | | | | |
| 25 | 617 | 85.8 | 70 | 9.7 | 32 | 4.5 | 719 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | 617 | 85.8 | 70 | 9.7 | 32 | 4.5 | 719 | 100.0 | 3 | 75.0 | 1 | 25.0 | -- | -- | -- | -- | | | | | | | | |
| 26 | 3 | 75.0 | 1 | 25.0 | -- | -- | 4 | 100.0 | 134 | 57.3 | 78 | 33.3 | 22 | 9.4 | 234 | 100.0 | 137 | 57.6 | 79 | 33.2 | 22 | 9.2 | 238 | 100.0 | 10 | 55.6 | 6 | 33.3 | 2 | 11.1 | 18 | 100.0 | | | | | | | | |
| 27.01 | 10 | 55.6 | 6 | 33.3 | 2 | 11.1 | 18 | 100.0 | 711 | 52.8 | 523 | 38.9 | 112 | 6.3 | 1346 | 100.0 | 721 | 52.9 | 529 | 38.8 | 114 | 8.4 | 1364 | 100.0 | 7 | 87.5 | -- | -- | -- | -- | -- | -- | | | | | | | | |
| 27.02 | 7 | 87.5 | -- | -- | -- | -- | 8 | 100.0 | 483 | 52.3 | 292 | 31.6 | 148 | 16.0 | 923 | 100.0 | 490 | 52.6 | 292 | 31.4 | 149 | 16.0 | 931 | 100.0 | 159 | 53.4 | 86 | 28.9 | 53 | 17.8 | 298 | 100.0 | | | | | | | | |
| 28 | 159 | 53.4 | 86 | 28.9 | 53 | 17.8 | 298 | 100.0 | 92 | 58.6 | 41 | 26.1 | 24 | 15.3 | 157 | 100.0 | 251 | 55.2 | 127 | 27.9 | 77 | 16.9 | 455 | 100.0 | 3 | 50.0 | 2 | 33.3 | 1 | 16.7 | 6 | 100.0 | | | | | | | | |
| 37 | 3 | 50.0 | 2 | 33.3 | 1 | 16.7 | 6 | 100.0 | 304 | 57.0 | 179 | 33.6 | 50 | 9.4 | 533 | 100.0 | 307 | 56.9 | 181 | 33.6 | 51 | 9.5 | 539 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | | | | | | | | |
| 38 | -- | -- | -- | -- | -- | -- | -- | -- | 235 | 48.0 | 166 | 33.9 | 89 | 18.2 | 490 | 100.0 | 235 | 48.0 | 166 | 33.9 | 89 | 18.2 | 490 | 100.0 | 11593 | 77.4 | 2150 | 14.4 | 613 | 4.1 | 14969 | 100.0 | | | | | | | | |
| Stockton Plan Area Part | 11593 | 77.4 | 2150 | 14.4 | 613 | 4.1 | 14969 | 100.0 | 8303 | 66.1 | 1105 | 24.7 | 1146 | 9.1 | 12554 | 100.0 | 19896 | 73.9 | 255 | 19.5 | 1759 | 6.5 | 26910 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | | | | | | | | |
| 51.01 Part Manteca Plan. Area Part | -- | -- | -- | -- | -- | -- | -- | -- | 397 | 75.9 | 79 | 15.1 | 47 | 9.0 | 523 | 100.0 | 397 | 75.9 | 79 | 15.1 | 47 | 9.0 | 523 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | | | | | | | | |
| 52.01 | 23 | 44.2 | 10 | 19.2 | 19 | 36.5 | 52 | 100.0 | 35 | 60.3 | 10 | 17.2 | 13 | 22.4 | 58 | 100.0 | 58 | 52.7 | 20 | 18.2 | 32 | 29.1 | 110 | 100.0 | 1821 | 94.4 | 81 | 4.2 | 27 | 1.3 | 1929 | 100.0 | | | | | | | | |
| 53.01 | 1821 | 94.4 | 81 | 4.2 | 27 | 1.3 | 1929 | 100.0 | 23 | 60.5 | 7 | 18.4 | 8 | 21.1 | 38 | 100.0 | 1844 | 93.7 | 88 | 4.5 | 35 | 1.8 | 1967 | 100.0 | 1236 | 98.3 | 15 | 1.2 | 6 | .5 | 1257 | 100.0 | | | | | | | | |
| 53.02 | 1236 | 98.3 | 15 | 1.2 | 6 | .5 | 1257 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | 1236 | 98.3 | 15 | 1.2 | 6 | .5 | 1257 | 100.0 | 656 | 81.0 | 131 | 16.2 | 23 | 2.8 | 810 | 100.0 | | | | | | | | |
| 54 | 656 | 81.0 | 131 | 16.2 | 23 | 2.8 | 810 | 100.0 | 43 | 87.8 | 5 | 10.2 | 1 | 2.0 | 49 | 100.0 | 659 | 81.4 | 136 | 15.8 | 24 | 2.8 | 859 | 100.0 | 3736 | 92.3 | 237 | 5.9 | 75 | 1.9 | 4048 | 100.0 | | | | | | | | |
| Tracy Plan. Area Part | 3736 | 92.3 | 237 | 5.9 | 75 | 1.9 | 4048 | 100.0 | 101 | 69.7 | 22 | 15.2 | 22 | 15.2 | 145 | 100.0 | 3837 | 91.5 | 259 | 6.2 | 97 | 2.3 | 4193 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | | | | | | | | |
| 40 Part | -- | -- | -- | -- | -- | -- | -- | -- | 156 | 75.8 | 18 | 8.7 | 32 | 15.5 | 206 | 100.0 | 156 | 75.8 | 18 | 8.7 | 32 | 15.5 | 206 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | | | | | | | | |
| Thornton Plan. Area Part | -- | -- | -- | -- | -- | -- | -- | -- | 156 | 75.8 | 18 | 8.7 | 32 | 15.5 | 206 | 100.0 | 156 | 75.8 | 18 | 8.7 | 32 | 15.5 | 206 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | | | | | | | | |
| 47 Part | -- | -- | -- | -- | -- | -- | -- | -- | 193 | 65.2 | 66 | 22.3 | 37 | 12.5 | 296 | 100.0 | 193 | 65.2 | 66 | 22.3 | 37 | 12.5 | 296 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | | | | | | | | |
| Lockeford - Clements Plan Area Part | -- | -- | -- | -- | -- | -- | -- | -- | 193 | 65.2 | 66 | 22.3 | 37 | 12.5 | 296 | 100.0 | 193 | 65.2 | 66 | 22.3 | 37 | 12.5 | 296 | 100.0 | -- | -- | -- | -- | -- | -- | -- | -- | | | | | | | | |

1/ Census Tracts were selected on the basis of previous study findings concerning the condition of housing in areas of known physical deterioration.

2/ Considerable units were those which were so structurally deficient; renewable units were those having major structural deficiencies; demolition includes units which were extremely dilapidated structurally and where removal did not appear economically feasible.

or with minor maintenance or those having major structural deficiencies; demolition includes units which were extremely dilapidated structurally and where removal did not appear economically feasible.

TABLE 22

SUBSTANDARD HOUSING UNITS BY PLANNING AREAS, 1970

| CENSUS TRACT | SUBSTANDARD ^{1/} UNITS | |
|---|---------------------------------|-------|
| | No. | % |
| San Joaquin County | 6115 | 100.0 |
| Stockton Planning Area | 4387 | 71.7 |
| Lodi Planning Area | 417 | 6.8 |
| Tracy Planning Area | 433 | 7.1 |
| Manteca Planning Area | 367 | 6.0 |
| Escalon Planning Area | 158 | 2.6 |
| Ripon Planning Area | 102 | 1.7 |
| Lockeford- Clements Planning Area | 82 | 1.3 |
| South Delta Planning Area | 56 | .9 |
| Linden- Peters Planning Area | 72 | 1.2 |
| Thornton Planning Area | 41 | .7 |

^{1/} Substandard housing units are defined as those which should undergo abatement. The number of substandard units were calculated by adding the number of obvious abatement cases to half of the structures considered renewable (since it has been found that half of the units rated as renewable were abatements when their interiors were evaluated).

Source: San Joaquin County Planning Department

DISTRIBUTION OF YEAR ROUND HOUSING UNITS BY AGE

| | SAN JOSE | | QUIN COUNTY | | | STOCKTON PLANNED AREA | | DECADE NET | % CHANGE | |
|------------------|------------------|--------|--------------------------------------|---------------|----------|-----------------------|----------|---------------|----------|--------|
| | 1960 | NUMBER | 0 | DECADE NET | % CHANGE | 1960 | 1970 | | | |
| | NUMBER | NUMBER | % | NET | % | NUMBER | NUMBER | | | % |
| 1969-MARCH 1970 | | 3637 | 3.8 | | | | 2310 | 3.9 | | |
| 1965-1968 | | 10002 | 10.4 | 25270 | | | 5788 | 9.7 | 4627 | |
| 1960-1964 | | 11631 | 12.0 | | | | 6529 | 10.9 | | |
| 1950-1959 | 24660 | 24775 | 25.6 | +115 | .5 | | 15670 | 26.2 | 561 | 3.7 |
| 1940-1949 | 19790 | 17662 | 18.3 | -2128 | -10.3 | | 11873 | 19.8 | -1052 | -4.5 |
| 1939 OR FORMER | 36235 | 28920 | 29.9 | -7315 | -20.2 | | 17700 | 29.5 | -5550 | -23.9 |
| TOTAL | 80685 | 96627 | 100.0 | +15942 | +19.8 | | 59870 | | 8586 | 16.4 |
| MEDIAN AGE | 17.92 | 19.2 | | | | | 19.77 | | | -11.78 |
| % 1960 UNITS WST | | | | | | | | | | |
| | CITY OF STOCKTON | | UNINCORPORATED STOCKTON PLANNED AREA | | | DECADE NET | % CHANGE | | | |
| | 1960 | NUMBER | 0 | DECADE NET | % CHANGE | | | 1960 | 1970 | |
| | NUMBER | NUMBER | % | NET | % | | | NUMBER | NUMBER | % |
| 1969-MARCH 1970 | | 1598 | 4.2 | | | | 712 | 3.2 | | |
| 1965-1968 | | 4185 | 11.1 | 9973 | | | 1603 | 7.3 | 4654 | |
| 1960-1964 | | 4190 | 11.1 | | | | 2339 | 10.6 | | |
| 1950-1959 | 6746 | 7583 | 20.1 | 837 | 12.4 | 8363 | 8087 | 36.6 | -276 | -3.3 |
| 1940-1949 | 5831 | 6346 | 16.8 | 515 | 8.8 | 7094 | 5527 | 25.0 | 1567 | -22.1 |
| 1939 OR FORMER | 17296 | 13895 | 36.8 | -3401 | -19.7 | 5954 | 3805 | 17.2 | 2149 | -36.1 |
| TOTAL | 29873 | 37197 | | 7924 | 26.5 | 21411 | 22073 | | 662 | 3.1 |
| MEDIAN AGE | 21+ | 22.2 | | | | 13.30 | 17.89 | | | 18.64 |
| % 1960 UNITS WST | | | | | -12.21 | | | | | |
| | CITY OF LODI | | CITY OF LODI | | | DECADE NET | % CHANGE | | | |
| | 1960 | NUMBER | 0 | DECADE NET | % CHANGE | | | 1960 | 1970 | |
| | NUMBER | NUMBER | % | NET | % | | | NUMBER | NUMBER | % |
| 1969-MARCH 1970 | | 465 | 3.4 | | | | 299 | 2.9 | | |
| 1965-1968 | | 1471 | 10.7 | 3794 | | | 1117 | 10.8 | 2988 | |
| 1960-1964 | | 1858 | 13.5 | | | | 1572 | 15.2 | | |
| 1950-1959 | 3860 | 3146 | 27.2 | -114 | -3.0 | 3132 | 3063 | 29.7 | -69 | -2.2 |
| 1940-1949 | 2112 | 1831 | 13.3 | -281 | -13.3 | 1403 | 1272 | 12.3 | -131 | -9.3 |
| 1939 OR FORMER | 5038 | 4385 | 31.9 | -653 | -13.0 | 3361 | 2990 | 29.0 | -371 | -11.0 |
| TOTAL | 11010 | 13756 | | 2746 | 24.9 | 7896 | 10313 | | 2417 | 30.6 |
| MEDIAN AGE | 17.79 | 18.2 | | | | 15.82 | 17.08 | | | -7.23 |
| % 1960 UNITS WST | | | | | -9.52 | | | | | |

DISTRIBUTION OF YEAR ROUND HOUSING UNITS BY AGE *Continued*

| | UNINCORPORATED LA JOLLA PLANNING ARM | | | | | TRACY PLANNING ARM | | | | |
|-------------------|--------------------------------------|--------|------|--------|----------|-------------------------------|--------|------|--------|----------|
| | 1960 | 1970 | | DECADE | % CHANGE | 1960 | 1970 | | DECADE | % CHANGE |
| | NUMBER | NUMBER | % | NET | | NUMBER | NUMBER | % | NET | |
| 1969-MARCH 1970 | | 166 | 4.8 | | | | 179 | 2.5 | | |
| 1965-1968 | | 354 | 10.3 | 806 | | | 781 | 10.9 | 1901 | |
| 1960-1964 | | 286 | 8.3 | | | | 941 | 13.1 | | |
| 1950-1959 | 728 | 683 | 19.8 | -45 | -6.2 | 2084 | 2019 | 28.0 | -65 | -3.1 |
| 1940-1949 | 709 | 559 | 16.2 | -150 | -21.2 | 1583 | 1395 | 19.4 | -188 | -11.9 |
| 1939 OR POWER | 1677 | 1395 | 40.5 | -282 | -16.8 | 2354 | 1881 | 26.1 | -473 | -20.1 |
| TOTAL | 3114 | 3443 | | 329 | 10.6 | 6021 | 7196 | | 1175 | 19.5 |
| MEDIAN AGE | 20.72 | 24.10 | | | | 15.85 | 18.41 | | | |
| % 1960 UNITS WST | | | | | 15.32 | | | | | 12.05 |
| | CITY OF TRACY | | | | | CITY OF MANTHUA PLANNING AREA | | | | |
| | 1960 | 1970 | | DECADE | % CHANGE | 1960 | 1970 | | DECADE | % CHANGE |
| | NUMBER | NUMBER | % | NET | | NUMBER | NUMBER | % | NET | |
| 1969-MRCH 1970 | | 107 | 2.1 | | | | 72 | 3.4 | | |
| 1965-1968 | | 579 | 11.4 | 1373 | | | 202 | 9.1 | 528 | |
| 1960-1964 | | 687 | 13.6 | | | | 254 | 11.9 | | |
| 1950-1959 | 1388 | 1429 | 20.2 | 41 | 3.0 | 696 | 590 | 27.7 | -106 | -15.2 |
| 1940-1949 | 882 | 900 | 17.8 | 10 | 2.0 | 701 | 495 | 23.1 | -206 | -29.4 |
| 1939 OR FORMER | 1490 | 1367 | 27.0 | -123 | -8.3 | 864 | 514 | 24.2 | -350 | -40.5 |
| TOTAL | 3760 | 5069 | | 1309 | 34.8 | 2266 | 2127 | | -139 | -6.1 |
| MEDIAN AGE | 15.58 | 10.13 | | | | 15.06 | 19.07 | | | |
| % 1960 UNITS LOST | | | | | -1.7 | | | | | -29.4 |
| | MANTHUA PLANNING AREA | | | | | CITY OF MANTHUA | | | | |
| | 1960 | 1970 | | DECADE | % CHANGE | 1960 | 1970 | | DECADE | % CHANGE |
| | NUMBER | NUMBER | % | NET | | NUMBER | NUMBER | % | NET | |
| 1969-MRCH 1970 | | 423 | 5.3 | | | | 256 | 5.8 | | |
| 1965-1968 | | 1243 | 15.6 | 3171 | | | 670 | 15.2 | 1848 | |
| 1960-1964 | | 1505 | 18.9 | | | | 922 | 21.0 | | |
| 1950-1959 | 2162 | 1986 | 24.9 | -176 | -8.1 | 1313 | 1245 | 28.3 | -68 | -5.2 |
| 1940-1949 | 1361 | 1159 | 14.5 | -202 | -14.0 | 567 | 617 | 14.0 | 50 | 8.8 |
| 1939 OR FORMER | 1921 | 1658 | 20.8 | -263 | -13.7 | 762 | 689 | 15.7 | -73 | -9.6 |
| TOTAL | 5444 | 7974 | | 2530 | 46.5 | 2642 | 4399 | | 1757 | 66.5 |
| MEDIAN AGE | 14.11 | 14.11 | | | | 10.14 | 12.82 | | | |
| % 1960 UNITS LOST | | | | | 11.77 | | | | | -3.44 |

DISTRIBUTION OF YEAR ROUND HOUSING UNITS BY AGE *Continued*

| | UNINCORPORATED | | MANTENANCE PLANNING AREA | | | ESCAWNA | | PLANNING AREA | | |
|----------------------------|----------------|--------|--------------------------|------|----------|---------|---------|---------------|------|----------|
| | 1960 | 1970 | DECADE | | | 1960 | 1970 | DECADE | | |
| | NUMBER | NUMBER | % | NET | % CHANGE | NUMBER | NUMBER | % | NET | % CHANGE |
| 1969-MARCH 1970 | | 167 | 4.7 | | | | 71 | 3.1 | | |
| 1965-1968 | | 573 | 16.0 | 1323 | | | 205 | 9.1 | 537 | |
| 1960-1964 | | 583 | 16.3 | | | | 261 | 11.5 | | |
| 1950-1959 | 849 | 741 | 20.7 | -108 | -12.7 | 465 | 396 | 17.5 | -69 | -14.8 |
| 1940-1949 | 794 | 542 | | | | 556 | 416 | 10.4 | -140 | -25.2 |
| 1939 OR FORMER | 1159 | 969 | | | | 921 | 914 | 40.4 | -7 | -0.0 |
| TOTAL | 2802 | 3575 | | | | 1942 | 2263 | | 321 | 16.5 |
| MEDIAN AGE | 16.95 | 16.2 | | | | 19.10 | 24.77 | | | -11.12 |
| % 1960 UNITS LOST | | | | | | | | | | |
| RIPON PLANNING AREA | | | | | | | | | | |
| | 1960 | | DECADE | | | 1960 | | DECADE | | |
| | NUMBER | NUMBER | % | NET | % CHANGE | NUMBER | NUMBER | % | NET | % CHANGE |
| | NUMBER | NUMBER | % | NET | % CHANGE | NUMBER | NUMBER | % | NET | % CHANGE |
| 1969-MARCH 1970 | | 53 | | | | | 80 | 4.8 | | |
| 1965-1968 | | 168 | 9.8 | 415 | | | 180 | 10.9 | 476 | |
| 1960-1964 | | 194 | 11.3 | | | | 216 | 13.1 | | |
| 1950-1959 | 306 | 290 | 17.3 | -8 | 2.6 | 237 | 240 | 14.5 | 3 | 1.3 |
| 1940-1949 | 367 | 337 | 19.6 | -30 | -8.2 | 306 | 269 | 16.3 | -37 | -12.1 |
| 1939 OR FORMER | 802 | 673 | 39.1 | -129 | -16.1 | 782 | 668 | 40.4 | -114 | -14.6 |
| TOTAL | 1475 | 1723 | | 248 | 16.8 | 1325 | 1653 | | 328 | 24.0 |
| MEDIAN AGE | 20.80 | 24.41 | | | | 21+ | 24.11 | | | -11.17 |
| % 1960 UNITS LOST | | | | | -11.32 | | | | | |
| SOUTH DELTA PLANNING AREA | | | | | | | | | | |
| | 1960 | | DECADE | | | 1960 | | DECADE | | |
| | NUMBER | NUMBER | % | NET | % CHANGE | NUMBERS | NUMBERS | % | NET | % CHANGE |
| | NUMBER | NUMBER | % | NET | % CHANGE | NUMBERS | NUMBERS | % | NET | % CHANGE |
| 1969-MARCH 1970 | | 10 | 1.9 | | | | 31 | 3.0 | | |
| 1965-1968 | | 58 | 10.9 | 92 | | | 90 | 8.7 | 176 | |
| 1960-1964 | | 24 | 4.5 | | | | 55 | 5.3 | | |
| 1950-1959 | 88 | 68 | 12.7 | -20 | -22.7 | 220 | 105 | 18.0 | -35 | 15.9 |
| 1940-1949 | 162 | 68 | 12.7 | -94 | -50.0 | 227 | 169 | 16.4 | -58 | 25.6 |
| 1939 OR FORMER | 334 | 306 | 57.3 | -28 | -8.4 | 501 | 500 | 48.5 | -1 | -0.2 |
| TOTAL | 584 | 534 | | -50 | -8.6 | 948 | 1030 | | 82 | 8.6 |
| MEDIAN AGE | 21+ | 31+ | | | | 20.54 | 29.11 | | | -9.92 |
| % 1960 UNITS LOST | | | | | -24.32 | | | | | |
| LINDEN-PETEA PLANNING AREA | | | | | | | | | | |
| | 1960 | | DECADE | | | 1960 | | DECADE | | |
| | NUMBER | NUMBER | % | NET | % CHANGE | NUMBERS | NUMBERS | % | NET | % CHANGE |
| | NUMBER | NUMBER | % | NET | % CHANGE | NUMBERS | NUMBERS | % | NET | % CHANGE |
| 1969-MARCH 1970 | | 10 | 1.9 | | | | 31 | 3.0 | | |
| 1965-1968 | | 58 | 10.9 | 92 | | | 90 | 8.7 | 176 | |
| 1960-1964 | | 24 | 4.5 | | | | 55 | 5.3 | | |
| 1950-1959 | 88 | 68 | 12.7 | -20 | -22.7 | 220 | 105 | 18.0 | -35 | 15.9 |
| 1940-1949 | 162 | 68 | 12.7 | -94 | -50.0 | 227 | 169 | 16.4 | -58 | 25.6 |
| 1939 OR FORMER | 334 | 306 | 57.3 | -28 | -8.4 | 501 | 500 | 48.5 | -1 | -0.2 |
| TOTAL | 584 | 534 | | -50 | -8.6 | 948 | 1030 | | 82 | 8.6 |
| MEDIAN AGE | 21+ | 31+ | | | | 20.54 | 29.11 | | | -9.92 |
| % 1960 UNITS LOST | | | | | -24.32 | | | | | |

TABLE 23

DISTRBUTION OF YEAR ROUND HOUSING UNITS BY AGE *Continued*

| | THORNTON | | ANNING AREA | | % CHANGE |
|-------------------|----------|---------|-------------|-----|----------|
| | 1960 | 1970 | % | NET | |
| | NUMBERS | NUMBERS | | | |
| 1969-MARCH 1970 | | 15 | 2.4 | | |
| 1965-1968 | | 18 | 2.9 | 81 | |
| 1960-1964 | | 48 | 7.6 | | |
| 1950-1959 | 129 | 167 | 26.6 | 38 | 29.5 |
| 1940-1949 | 199 | 145 | 23.1 | -54 | -27.1 |
| 1939 OR FORMER | 329 | 235 | 37.4 | -94 | -20.6 |
| TOTAL | 657 | 628 | | -29 | -4.4 |
| MEDIAN AGE | 20.02 | 24.51 | | | |
| % 1960 UNITS LOST | | | | | -16.74 |

SOURCE: U.S. Census of Population and Housing, 1960, Table H-1, 1970, Table H-1; Housing Characteristics, 1960, Tables 23, 26; Detailed Housing Characteristics, 1970, Tables 53, 58

TABLE 24

VALUE OF OWNER OCCUPIED HOUSING UNITS, 1970

| | SAN JOAQUIN COUNTY | | | STOCKTON PLANNING AREA | | | CITY OF STOCKTON | | | UNINCORPORATED STOCKTON | | | LODI PLANNING AREA | | | CITY OF LODI | | |
|---------------------------------------|--------------------|-------|--|------------------------|-------|--|------------------|-------|--|-------------------------|-------|--|--------------------|-------|--|--------------|-------|--|
| | # | % | | # | % | | # | % | | # | % | | # | % | | # | % | |
| SPECIFIED OWNER OCCUPIED ¹ | 48259 | 100.0 | | 31085 | 100.0 | | 18072 | 100.0 | | 13013 | 100.0 | | 7236 | 100.0 | | 6163 | 100.0 | |
| LESS THAN \$ 5000 | 1099 | 2.3 | | 892 | 2.9 | | 317 | 1.8 | | 575 | 4.4 | | 65 | 0.9 | | 51 | 0.8 | |
| \$ 5000 - 7499 | 2221 | 4.6 | | 1587 | 5.1 | | 712 | 3.9 | | 875 | 6.7 | | 164 | 2.3 | | 130 | 2.1 | |
| 7500 - 9999 | 3748 | 7.8 | | 2767 | 8.9 | | 1604 | 8.9 | | 1163 | 8.9 | | 301 | 4.2 | | 232 | 3.8 | |
| 10000 - 12499 | 5420 | 11.2 | | 3785 | 12.2 | | 2193 | 12.1 | | 1592 | 12.2 | | 556 | 7.7 | | 481 | 7.8 | |
| 12500 - 14999 | 6786 | 14.1 | | 4652 | 15.0 | | 2700 | 14.9 | | 1952 | 15.0 | | 827 | 11.4 | | 679 | 11.0 | |
| 15000 - 17499 | 7544 | 15.6 | | 4733 | 15.2 | | 2855 | 15.8 | | 1878 | 14.4 | | 1129 | 15.6 | | 975 | 15.8 | |
| 17500 - 19999 | 6593 | 13.7 | | 3956 | 12.7 | | 2464 | 13.6 | | 1492 | 11.5 | | 1181 | 16.3 | | 1070 | 17.4 | |
| 20000 - 24999 | 7511 | 15.6 | | 4337 | 13.9 | | 2927 | 16.2 | | 1410 | 10.8 | | 1474 | 20.4 | | 1292 | 21.0 | |
| 25000 - 34999 | 4953 | 10.3 | | 2816 | 9.0 | | 1572 | 8.7 | | 1244 | 9.6 | | 1088 | 15.0 | | 924 | 15.0 | |
| 35000 - 49999 | 1684 | 3.5 | | 1045 | 3.4 | | 476 | 2.6 | | 569 | 4.4 | | 338 | 4.7 | | 247 | 4.0 | |
| 50000 OR MORE | 700 | 1.5 | | 515 | 1.7 | | 252 | 1.4 | | 263 | 2.0 | | 113 | 1.6 | | 82 | 1.3 | |
| MEDIAN VALUE OF UNITS | 16609 | | | \$15982 | | | \$16322 | | | \$15465 | | | 18719 | | | 18746 | | |

| | UNINCORPORATED LODI | | | TRACY PLANNING AREA | | | CITY OF TRACY | | | UNINCORPORATED TRACY | | | MANTECA-LATHROP PLANNING AREA | | | CITY OF MANTECA | | |
|--------------------------|---------------------|-------|--|---------------------|-------|--|---------------|-------|--|----------------------|-------|--|-------------------------------|-------|--|-----------------|-------|--|
| | # | % | | # | % | | # | % | | # | % | | # | % | | # | % | |
| SPECIFIED OWNER OCCUPIED | 1073 | 100.0 | | 3440 | 100.0 | | 2735 | 100.0 | | 705 | 100.0 | | 3954 | 100.0 | | 2494 | 100.0 | |
| LESS THAN \$ 5000 | 14 | 1.3 | | 55 | 1.6 | | 23 | 0.8 | | 32 | 4.5 | | 27 | 0.7 | | 13 | 0.5 | |
| \$ 5000 - 7499 | 34 | 3.2 | | 174 | 5.1 | | 126 | 4.6 | | 48 | 6.8 | | 147 | 3.7 | | 56 | 2.2 | |
| 7500 - 9999 | 69 | 6.4 | | 255 | 7.4 | | 173 | 6.3 | | 82 | 11.6 | | 228 | 5.8 | | 120 | 4.8 | |
| 10000 - 12499 | 75 | 7.0 | | 371 | 10.8 | | 277 | 10.1 | | 94 | 13.3 | | 418 | 10.6 | | 261 | 10.5 | |
| 12500 - 14999 | 148 | 13.8 | | 411 | 11.9 | | 359 | 13.1 | | 52 | 7.4 | | 606 | 15.3 | | 400 | 16.0 | |
| 15000 - 17499 | 154 | 14.4 | | 632 | 18.4 | | 521 | 19.0 | | 111 | 15.7 | | 687 | 17.4 | | 540 | 21.7 | |
| 17500 - 19999 | 111 | 10.3 | | 522 | 15.2 | | 456 | 16.7 | | 66 | 9.4 | | 632 | 16.0 | | 452 | 18.1 | |
| 20000 - 24999 | 182 | 17.0 | | 580 | 16.9 | | 501 | 18.3 | | 79 | 11.2 | | 729 | 18.4 | | 434 | 17.4 | |
| 25000 - 34999 | 164 | 15.3 | | 309 | 9.0 | | 234 | 8.6 | | 75 | 10.6 | | 382 | 9.7 | | 202 | 8.1 | |
| 35000 - 49999 | 91 | 8.5 | | 106 | 3.1 | | 40 | 1.5 | | 66 | 9.4 | | 89 | 2.2 | | 11 | 0.4 | |
| 50000 OR MORE | 31 | 2.9 | | 25 | 0.7 | | 25 | 0.9 | | 0 | 0.0 | | 9 | 0.2 | | 5 | 0.2 | |
| MEDIAN VALUE OF UNITS | 18457 | | | 16290 | | | \$16965 | | | \$16002 | | | \$17005 | | | \$16838 | | |

VALUE OF OWNER OCCUPIED HOUSING UNITS, 1970 *Continued*

| | UNINCORPORATED MANTECA | | ESCALON PLANNING AREA | | RIPON PLANNING AREA | | CITY OF RIPON | | UNINCORPORATED RIPON | | LOCKEFORD-CLEMENTS PLANNING AREA | |
|--------------------------|---------------------------|-------|--------------------------|-------|------------------------|-------|------------------|-------|-------------------------|-------|-------------------------------------|-------|
| | # | % | # | % | # | % | # | % | # | % | # | % |
| SPECIFIED OWNER OCCUPIED | | | | | | | | | | | | |
| LESS THAN \$ 5000 | 1460 | 100.0 | 774 | 100.0 | 791 | 100.0 | 548 | 100.0 | 243 | 100.0 | 561 | 100.0 |
| \$ 5000 - 7499 | 14 | 1.0 | 14 | 1.8 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 9 | 1.6 |
| 7500 - 9999 | 91 | 6.2 | 53 | 6.0 | 51 | 6.4 | 39 | 7.1 | 12 | 4.9 | 22 | 3.9 |
| 10000 - 12499 | 108 | 7.4 | 69 | 8.9 | 53 | 6.7 | 38 | 6.9 | 15 | 6.2 | 38 | 6.8 |
| 12500 - 14999 | 157 | 10.8 | 102 | 13.2 | 103 | 13.0 | 69 | 12.6 | 34 | 14.0 | 51 | 9.1 |
| 15000 - 17499 | 206 | 14.1 | 07 | 11.2 | 123 | 15.5 | 98 | 17.9 | 25 | 10.3 | 58 | 10.3 |
| 17500 - 19999 | 147 | 10.1 | 134 | 17.3 | 108 | 13.1 | 00 | 14.6 | 28 | 11.5 | 55 | 9.8 |
| 20000 - 24999 | 100 | 12.3 | 04 | 10.9 | 118 | 14.9 | 113 | 20.6 | 5 | 2.1 | 81 | 14.4 |
| 25000 - 34999 | 295 | 20.2 | 137 | 17.7 | 108 | 13.7 | 63 | 11.5 | 45 | 10.5 | 88 | 15.7 |
| 35000 - 49999 | 180 | 12.3 | 70 | 9.0 | 91 | 11.5 | 31 | 5.7 | 60 | 24.7 | 119 | 21.2 |
| 50000 OR MORE | 70 | 5.3 | 14 | 1.0 | 36 | 4.6 | 17 | 3.1 | 19 | 7.0 | 27 | 4.8 |
| MEDIAN VALUE OF UNITS | 4 | 0.3 | 10 | 1.3 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 13 | 2.3 |
| | 17597 | | 16157 | | 16505 | | 15938 | | 20278 | | 18966 | |

| | SOUTH DELTA PLANNING AREA | | LINDEN-PETERS PLANNING AREA | | THORNTON PLANNING AREA | |
|--------------------------|------------------------------|-------|--------------------------------|-------|---------------------------|-------|
| | # | % | # | % | # | % |
| SPECIFIED OWNER OCCUPIED | | | | | | |
| LESS THAN \$ 5000 | 40 | 100.0 | 253 | 100.0 | 125 | 100.0 |
| \$ 5000 - 7499 | 7 | 17.5 | 30 | 11.9 | 0 | 0.0 |
| 7500 - 9999 | 2 | 5.0 | 0 | 3.2 | 13 | 10.4 |
| 10000 - 12499 | 1 | 2.5 | 20 | 7.9 | 16 | 12.8 |
| 12500 - 14999 | 3 | 7.5 | 5 | 2.0 | 20 | 22.4 |
| 15000 - 17499 | | | 16 | 6.3 | 4 | 3.2 |
| 17500 - 19999 | | | 46 | 18.2 | 16 | 12.8 |
| 20000 - 24999 | 8 | 20.0 | 10 | 4.0 | 5 | 4.0 |
| 25000 - 34999 | 7 | 17.5 | 25 | 9.9 | 26 | 20.8 |
| 35000 - 49999 | 8 | 20.0 | 60 | 23.7 | 10 | 8.0 |
| 50000 OR MORE | 2 | 5.0 | 20 | 7.9 | 7 | 5.6 |
| | 2 | 5.0 | 13 | 5.1 | 0 | 0.0 |
| MEDIAN VALUE OF UNITS | 19600 | | 17875 | | 15234 | |

1/ Limited to one-family homes on less than 10 acres and no business on property

Source: U.S. Census of Population and Housing, 1970

MEDIAN HOME VALUES- 1970

| CENSUS TRACT | OWNER OCCUPIED UNITS | MEDIAN VALUE | PERCENT OF COUNTY MEDIAN | CENSUS TRACT | OWNER OCCUPIED UNITS | MEDIAN VALUE | PERCENT OF COUNTY MEDIAN | CENSUS TRACT | OWNER OCCUPIED UNITS | MEDIAN VALUE | PERCENT OF COUNTY MEDIAN |
|--------------|----------------------|--------------|--------------------------|--------------|----------------------|--------------|--------------------------|--------------|----------------------|--------------|--------------------------|
| 1 | 208 | 10500 | 64 | 33.01 | 1435 | 21300 | 129 | 48 | 255 | 20000 | 121 |
| 2 | 16 | 8800 | 53 | 33.02 | 1031 | 20500 | 124 | Linden PA | | | |
| 3 | 140 | 13700 | 83 | 33.03 | 1089 | 21900 | 133 | | | | |
| 4 | 1114 | 15800 | 96 | 34 | 176 | 25800 | 156 | 49 | 798 | 16300 | 99 |
| 5 | 377 | 11900 | 72 | 35 | 805 | 26100 | 158 | Escalon PA | | | |
| 6 | 218 | 10200 | 62 | 36.01 | 471 | 18600 | 113 | | | | |
| 7 | 659 | 10600 | 64 | 36.02 | 315 | 17500 | 106 | 50 | 785 | 16400 | 99 |
| 8 | 180 | 8200 | 50 | 37 | 506 | 13200 | 80 | Ripon PA | | | |
| 9 | 1145 | 15200 | 92 | 38 | 368 | 12300 | 75 | | | | |
| 10 | 1303 | 18400 | 112 | | | | | 51.01 | 439 | 14900 | 90 |
| 11.01 | 1284 | 16400 | 99 | Stockton PA | 1269 | 16000 | 97 | 51.02 | 747 | 15600 | 95 |
| 11.02 | 1174 | 15800 | 96 | | | | | 51.03 | 421 | 22300 | 135 |
| 12 | 1528 | 20800 | 126 | 39 | 40 | 19600 | 119 | 51.04 | 331 | 18200 | 110 |
| 13 | 1326 | 15200 | 92 | So. Delt PA | | | | 51.05 | 869 | 15500 | 94 |
| 14 | 1007 | 16000 | 97 | | | | | 51.06 | 133 | 19500 | 118 |
| 15 | 1558 | 12800 | 78 | 40 | 101 | 12000 | 73 | Manteca PA | 990 | 17200 | 104 |
| 16 | 341 | 11200 | 68 | Thornton PA | | | | | | | |
| 17 | 503 | 9700 | 59 | | | | | 52.01 | 258 | 18800 | 114 |
| 18 | 667 | 13300 | 81 | | | | | 52.02 | 138 | 21400 | 130 |
| 19 | 944 | 10800 | 65 | | | | | 53.01 | 348 | 16600 | 101 |
| 20 | 551 | 13000 | 79 | 41.01 | 337 | 18700 | 113 | 53.02 | 083 | 18200 | 110 |
| 21 | 331 | 15500 | 94 | 41.02 | 311 | 22500 | 136 | 54 | 380 | 11300 | 68 |
| 22 | 790 | 10600 | 64 | 42.01 | 1322 | 19900 | 121 | 55 | 244 | 12400 | 75 |
| 23 | 686 | 11300 | 68 | 42.02 | 1701 | 19500 | 118 | Tracy PA | 451 | 16600 | 101 |
| 24 | 961 | 9400 | 57 | 43.01 | 683 | 23300 | 141 | | | | |
| 25 | 307 | 13300 | 81 | 43.02 | 1350 | 19000 | 115 | SJ Count | 8551 | 16500 | 100 |
| 26 | 144 | 12300 | 75 | 44 | 804 | 12300 | 75 | | | | |
| 27.01 | 857 | 10700 | 65 | 45 | 433 | 13800 | 84 | | | | |
| 27.02 | 573 | 8800 | 53 | 46 | 425 | 14500 | 88 | | | | |
| 28 | 220 | 8900 | 54 | | | | | | | | |
| 29 | -- | -- | -- | | | | | | | | |
| 30 | -- | -- | -- | Lodi PA | 7366 | 18500 | 112 | | | | |
| 31.01 | 112 | 20900 | 127 | | | | | | | | |
| 31.02 | 2014 | 23100 | 140 | | | | | | | | |
| 32.01 | 1024 | 24400 | 148 | 47 | 541 | 19100 | 116 | | | | |
| 32.02 | 811 | 23500 | 142 | Lockefor PA | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1970, Table H-1



CHANGES IN VALUES OF HOMES - 1960-1970

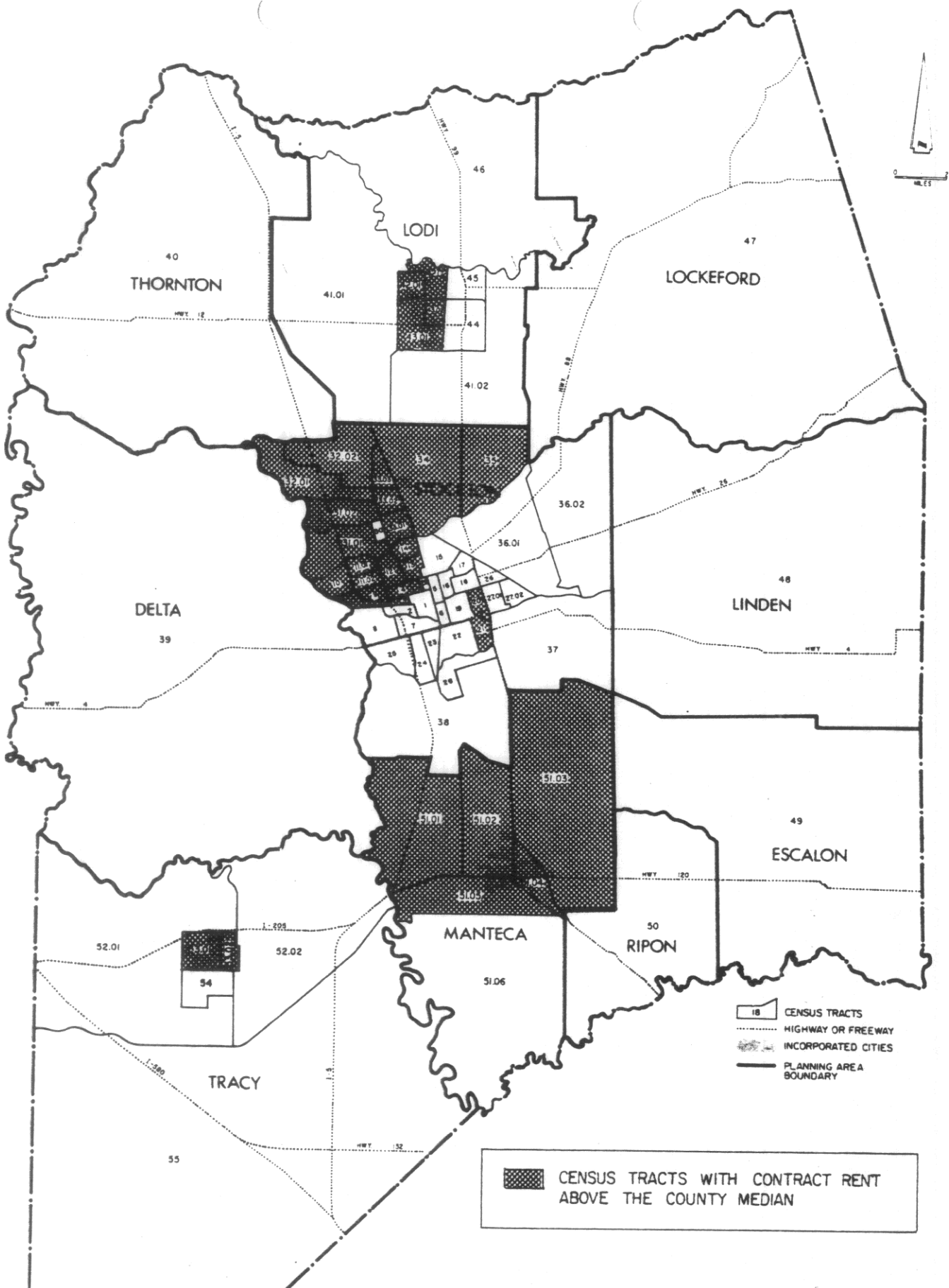
| MEDIAN VALUE OF OWNER-OCCUPIED UNITS | | | | | MEDIAN VALUE OF OWNER-OCCUPIED UNITS | | | | | MEDIAN VALUE OF OWNER-OCCUPIED UNITS | | | | |
|--------------------------------------|------|-------|----------|------------------|--------------------------------------|------|-------|----------|------------------|--------------------------------------|------|-------|----------|------------------|
| CENSUS TRACT | 1960 | 1970 | INCREASE | PERCENT INCREASE | CENSUS TRACT | 1960 | 1970 | INCREASE | PERCENT INCREASE | CENSUS TRACT | 1960 | 1970 | INCREASE | PERCENT INCREASE |
| 1 | 8000 | 10500 | 2500 | 31.3 | 33.01 | | 21300 | 5900 | 38.3 | 48 | -- | 20000 | -- | -- |
| 2 | 7200 | 8800 | 1600 | 22.2 | 33.02 | 5400 | 20500 | 5100 | 33.1 | Linden | | | | |
| 3 | 0300 | 13700 | 3400 | 33.0 | 33.03 | | 21900 | 6500 | 42.2 | PA | | | | |
| 4 | 1500 | 15800 | 4300 | 37.4 | 34 | -- | 25800 | -- | -- | 49 | 9400 | 16300 | 6900 | 73.4 |
| 5 | 8000 | 11900 | 3900 | 48.8 | 35 | 0500 | 26100 | 5600 | 27.3 | Escalon | | | | |
| 6 | 7100 | 10200 | 3100 | 43.7 | 36.01 | | 18600 | 9000 | 93.8 | PA | | | | |
| 7 | 7400 | 10600 | 3200 | 43.2 | 36.02 | 9600 | 17500 | 7900 | 82.3 | 50 | | | | |
| 8 | 5200 | 8200 | 3000 | 57.7 | 37 | 7900 | 13200 | 5300 | 67.1 | Ripon | 9700 | 16400 | 6700 | 69.1 |
| 9 | 1100 | 15200 | 4100 | 36.9 | 38 | 7400 | 12300 | 4900 | 66.2 | PA | | | | |
| 10 | 3200 | 18400 | 5200 | 39.4 | | | | | | 51.01 | | 14900 | 4500 | 43.3 |
| 11.01 | | 16400 | 4000 | 32.3 | Stockton | 0900 | 16000 | 5100 | 46.8 | 51.02 | | 15600 | 5200 | 50.0 |
| 11.02 | 2400 | 15800 | 3400 | 27.4 | PA | | | | | 51.03 | | 22300 | 1900 | 114.4 |
| 12 | 6400 | 20800 | 4400 | 26.8 | 39 | -- | 19600 | -- | -- | 51.04 | 0400 | 18200 | 7800 | 75.0 |
| 13 | 1600 | 15200 | 3600 | 31.0 | So. Delta | | | | | 51.05 | | 15500 | 5100 | 49.0 |
| 14 | 1500 | 16000 | 4500 | 39.1 | PA | | | | | 51.06 | | 19500 | 9100 | 87.5 |
| 15 | 8500 | 12800 | 4300 | 50.6 | 40 | -- | 12000 | -- | -- | Wanteca | 0400 | 17200 | 6800 | 65.4 |
| 16 | 7800 | 11200 | 3400 | 43.4 | Thornton | | | | | PA | | | | |
| 17 | 6200 | 9700 | 3500 | 56.5 | PA | | | | | 52.01 | | 18800 | 0700 | 132.1 |
| 18 | 9100 | 13300 | 4200 | 46.2 | 41.01 | | 18700 | 6800 | 57.1 | 52.02 | 8100 | 21400 | 3300 | 164.2 |
| 19 | 7800 | 10800 | 3000 | 38.5 | 41.02 | 1900 | 12500 | 0600 | 89.1 | 53.01 | | 16600 | 5100 | 44.3 |
| 20 | 7300 | 13000 | 5700 | 78.1 | 42.01 | | 19900 | 6300 | 46.3 | 53.02 | 1500 | 18200 | 5700 | 58.3 |
| 21 | 1800 | 15500 | 3700 | 31.4 | 42.02 | 3600 | 19500 | 5900 | 43.4 | 54 | 7800 | 11300 | 3500 | 44.9 |
| 22 | 7000 | 10600 | 3600 | 51.4 | 43.01 | | 23300 | 9300 | 66.4 | 55 | -- | 12400 | -- | -- |
| 23 | 7900 | 11300 | 3400 | 43.0 | 43.02 | 4000 | 19000 | 5000 | 35.7 | Pracy | 1100 | 16600 | 5500 | 49.5 |
| 24 | 5800 | 9400 | 3600 | 62.1 | 44 | | 12300 | 3300 | 36.7 | PA | | | | |
| 25 | 6800 | 13300 | 6500 | 95.6 | 45 | | 9600 | 200 | 43.8 | 5J County | 0700 | 16500 | 5800 | 54.2 |
| 26 | -- | 12300 | -- | -- | 46 | | 7300 | 4500 | 98.6 | | | | | |
| 27.01 | | 10700 | 4600 | 75.4 | Lodi | 2500 | 18500 | 5000 | 48.0 | | | | | |
| 27.02 | 6100 | 8800 | 2700 | 44.3 | PA | | | | | | | | | |
| 28 | 5400 | 8900 | 3500 | 64.8 | 47 | | 9100 | 3600 | 101.1 | | | | | |
| 29 | -- | -- | -- | -- | Lockeford | | | | | | | | | |
| 30 | -- | -- | -- | -- | PA | | | | | | | | | |
| 11.01 | | 20900 | 5700 | 37.5 | | | | | | | | | | |
| 11.02 | 5200 | 23100 | 7900 | 52.0 | | | | | | | | | | |
| 12.01 | | 24400 | 7100 | 41.0 | | | | | | | | | | |
| 12.02 | 7300 | 23500 | 6200 | 35.8 | | | | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1960, Table H-2,
1970, Table H-1

MEDIAN CONTRACT RENT BY CENSUS TRACT 1970

| CENSUS TRACT | RENTER OCCUPIED UNITS | MEDIAN RENT | PERCENT OF COUNTY MEDIAN | CENSUS TRACT | RENTER OCCUPIED UNITS | MEDIAN RENT | PERCENT OF COUNTY MEDIAN | CENSUS TRACT | RENTER OCCUPIED UNITS | MEDIAN RENT | PERCENT OF COUNTY MEDIAN |
|--------------|-----------------------|-------------|--------------------------|--------------|-----------------------|-------------|--------------------------|--------------|-----------------------|-------------|--------------------------|
| 1 | 948 | 58 | 69 | 33.01 | 1051 | 146 | 174 | 48 | 143 | 65 | 77 |
| 2 | 150 | 43 | 51 | 33.02 | 888 | 145 | 173 | Linden PA | | | |
| 3 | 311 | 98 | 117 | 33.03 | 303 | 160 | 190 | | | | |
| 4 | 873 | 88 | 105 | 34 | 192 | 137 | 163 | 49 | 490 | 77 | 92 |
| 5 | 527 | 77 | 92 | 35 | 128 | 103 | 123 | Escalon PA | | | |
| 6 | 425 | 67 | 80 | 36.01 | 203 | 82 | 98 | | | | |
| 7 | 831 | 65 | 77 | 36.02 | 100 | 74 | 88 | 50 | 421 | 77 | 92 |
| 8 | 312 | 55 | 65 | 37 | 248 | 79 | 94 | Ripon PA | | | |
| 9 | 404 | 97 | 115 | 38 | 386 | 78 | 93 | | | | |
| 10 | 181 | 132 | 157 | | | | | 51.01 | 288 | 86 | 102 |
| 11.01 | 364 | 126 | 150 | Stockton PA | 22588 | 91 | 108 | 51.02 | 598 | 100 | 119 |
| 11.02 | 418 | 126 | 150 | | | | | 51.03 | 193 | 108 | 129 |
| 12 | 475 | 116 | 138 | 39 | 157 | 66 | 79 | 51.04 | 636 | 109 | 130 |
| 13 | 806 | 96 | 114 | SO. Delta PA | | | | 51.05 | 631 | 90 | 107 |
| 14 | 721 | 122 | 145 | | | | | 51.06 | 75 | 78 | 93 |
| 15 | 745 | 77 | 92 | 40 | 243 | 58 | 69 | Manteca PA | 421 | 98 | 111 |
| 16 | 339 | 77 | 92 | Thornton PA | | | | | | | |
| 17 | 557 | 70 | 83 | | | | | 52.01 | 174 | 74 | 88 |
| 18 | 348 | 82 | 98 | 41.01 | 305 | 66 | 79 | 52.02 | 119 | 73 | 87 |
| 19 | 642 | 73 | 87 | 41.02 | 153 | 67 | 80 | 53.01 | 999 | 107 | 127 |
| 20 | 361 | 87 | 104 | 42.01 | 306 | 130 | 155 | 53.02 | 742 | 93 | 111 |
| 21 | 105 | 88 | 105 | 42.02 | 901 | 07 | 104 | 54 | 771 | 84 | 76 |
| 22 | 962 | 65 | 77 | 43.01 | 121 | 125 | 149 | 55 | 90 | 60 | 71 |
| 23 | 680 | 70 | 83 | 43.02 | 532 | 96 | 114 | | | | |
| 24 | 677 | 65 | 77 | 44 | 878 | 80 | 95 | Tracy PA | 395 | 86 | 102 |
| 25 | 520 | 60 | 71 | 45 | 699 | 75 | 89 | | | | |
| 26 | 100 | 77 | 92 | 46 | 240 | 67 | 80 | | | | |
| 27.01 | 500 | 74 | 88 | | | | | | | | |
| 27.02 | 278 | 68 | 81 | Lodi PA | 4135 | 85 | 101 | | | | |
| 28 | 135 | 67 | 80 | | | | | | | | |
| 29 | 12 | 75 | 89 | | | | | | | | |
| 30 | -- | -- | -- | | | | | | | | |
| 31.01 | 342 | 140 | 167 | 47 | 301 | 73 | 87 | SJ County | 3291 | 84 | 100 |
| 31.02 | 695 | 163 | 194 | Lockeford PA | | | | | | | |
| 32.01 | 276 | 144 | 171 | | | | | | | | |
| 32.02 | 69 | 138 | 164 | | | | | | | | |

SOURCE: U.S. Census of Population and Housing, 1970, Table H-1



GROSS RENT AS A PERCENTAGE OF INCOME 1970

| | SAN JOAQUIN COUNTY | | STOCKTON P.A. | | CITY OF STOCKTON | | UNINCORP. STOCKTON | | LODI PLANNING AREA | | CITY OF LODI | |
|----------------------------------|--------------------|------|---------------|-------|------------------|-------|--------------------|-------|--------------------|-------|--------------|-------|
| | # | % | # | % | # | % | # | % | | % | # | % |
| SPECIFIED RENTER OCCUPIED UNITS' | 33223 | 100. | 22587 | 100.0 | 16576 | 100.0 | 6011 | 100.0 | 4106 | 100.0 | 3348 | 100.0 |
| INCOME LESS THAN \$5000 | 15602 | 47. | 11456 | 50.7 | 8750 | 52.7 | 2706 | 45.0 | 1827 | 44.5 | 1459 | 43.6 |
| LESS THAN 20% | 1141 | | 810 | | 694 | | 116 | | 119 | | 69 | |
| 20-24% | 1341 | | 1003 | | 794 | | 209 | | 129 | | 79 | |
| 25-34% | 3091 | | 2241 | | 1690 | | 557 | | 401 | | 286 | |
| 35% OR MORE | 0423 | | 6365 | | 4887 | | 1478 | | 945 | | 850 | |
| NOT COMPUTED | 1674 | | 1031 | | 685 | | 346 | | 227 | | 115 | |
| MEDIAN % OF INCOME | 35.0+ | | 35. | | 35.0+ | | 35.0+ | | 35.M | | 35.0+ | |
| INCOME \$5000-\$9999 | 11023 | 33. | 1040 | 31.2 | 4915 | 29.7 | 2125 | 35.4 | 1344 | 32.1 | 1000 | 32.3 |
| LESS THAN 20% | 6113 | | 3097 | | 2676 | | 1221 | | 102 | | 503 | |
| 20-24% | 2300 | | 1459 | | 1139 | | 320 | | 344 | | 211 | |
| 25-34% | 6141 | | 1103 | | 772 | | 411 | | 182 | | 164 | |
| 35% OR MORE | 350 | | 231 | | 191 | | 90 | | 19 | | 13 | |
| NOT COMPUTED | 559 | | 220 | | 137 | | 83 | | 91 | | 49 | |
| MEDIAN % OF INCOME | 18.6 | | 17. | | 17.4 | | 16.5 | | 19.1 | | 19.0 | |
| INCOME \$10000-\$14999 | 4123 | 14. | 2049 | 12.6 | 1971 | 11.9 | 878 | 14.6 | 721 | 11.6 | 610 | 18.2 |
| 25% OR MORE | 70 | | 55 | | 37 | | 18 | | -- | | -- | |
| NOT COMPUTED | 205 | | 102 | | 56 | | 46 | | 4 | | 4 | |
| MEDIAN % OF INCOME | 13.7 | | 12. | | 12.6 | | 12.9 | | 13.1 | | 13.9 | |
| INCOME \$15000 OR MORE | 1795 | 5. | 1242 | 5.5 | 940 | 5.7 | 302 | 5.0 | 214 | 5.2 | 199 | 5.9 |
| 25% OR MORE | 5 | | 0 | | 0 | | 0 | | 5 | | 5 | |
| NOT COMPUTED | 99 | | 50 | | 38 | | 20 | | 13 | | 13 | |

GROSS RENT AS A PERCENTAGE OF INCOME 1970 *Continued*

| | UNINCORP. LODI | | TRACY P.A. | | MANTECA-LATHROP P.A. | | ESCRMN PLANNING AREA | | RIPON PLANNING AREA | | LOCKEFORD-CLEMENTS P.A. | |
|---------------------------------|----------------|-------|------------|-------|----------------------|-------|----------------------|-------|---------------------|-------|-------------------------|-----|
| | # | % | # | % | # | % | # | % | # | % | # | % |
| SPECIFIED RENTER OCCUPIED UNITS | 758 | 100.0 | 2420 | 100.0 | 1178 | 100.0 | 467 | 100.0 | 435 | 100.0 | 301 | 100 |
| INCOME LESS THAN \$5000 | 368 | 48.5 | 898 | 37.1 | 318 | 27.0 | 188 | 40.3 | 174 | 40.0 | 125 | 41 |
| LESS THAN 20% | 50 | | 77 | | 24 | | 5 | | 19 | | 0 | |
| 20-24% | 50 | | 105 | | 15 | | 17 | | 6 | | 6 | |
| 25-34% | 121 | | 186 | | 66 | | 31 | | 24 | | 32 | |
| 35% OR MORE | 95 | | 409 | | 152 | | 99 | | 92 | | 51 | |
| NOT COMPUTED | 52 | | 121 | | 61 | | 36 | | 33 | | 36 | |
| MEDIAN % OF INCOME | 35.M | | 35.M | | 35.M | | 35. | | 35.0+ | | 35.0+ | |
| INCOME \$5000-\$9999 | 264 | 34.8 | 1040 | 43.0 | 532 | 45.1 | 172 | 36.8 | 171 | 39.3 | 105 | 34. |
| LESS THAN 20% | 119 | | 605 | | 350 | | 104 | | 109 | | 50 | |
| 20-24% | 73 | | 206 | | 102 | | 43 | | 45 | | 9 | |
| 25-34% | 18 | | 133 | | 54 | | 6 | | 5 | | 0 | |
| 35% OR MORE | 6 | | 17 | | 6 | | 6 | | -- | | 0 | |
| NOT COMPUTED | 48 | | 79 | | 20 | | 13 | | 12 | | 46 | |
| MEDIAN % OF INCOME | 19.0 | | 16.3 | | 14.4 | | 17.0 | | 11.9 | | 23.3 | |
| INCOME \$10000-\$14999 | 111 | 14.6 | 352 | 14.5 | 279 | 23.7 | 84 | 18.0 | 77 | 17.7 | 48 | 15. |
| 25% OR MORE | -- | | 0 | | 10 | | -- | | 4 | | 0 | |
| NOT COMPUTED | -- | | 21 | | 32 | | 18 | | 5 | | 0 | |
| MEDIAN % OF INCOME | 13.8 | | -- | | 14.1 | | 13.1 | | 13.0 | | -- | |
| INCOME \$15000 OR MORE | 15 | 2.0 | 130 | 5.4 | 49 | 4.2 | 23 | 4.9 | 13 | 3.0 | 23 | 7. |
| 25% OR MORE | -- | | 0 | | 0 | | -- | | -- | | 0 | |
| NOT COMPUTED | -- | | 5 | | 0 | | 5 | | 4 | | 4 | |

GROSS RENT AS A PERCENTAGE OF INCOME 1970 *Continued*

| | SOUTH DELTA PLANNING AREA | | LINDEN-PETERS PLANNING AREA | | THORNTON P.A. | |
|------------------------------------|------------------------------|-------|--------------------------------|-------|---------------|-------|
| | # | % | # | a | # | % |
| SPECIFIED RENTER OCCUPIED UNITS | 163 | 100.0 | 138 | 100.0 | 256 | 100.0 |
| INCOME LESS THAN \$5000 | 54 | 33.1 | 57 | 41.3 | 171 | 66.8 |
| LESS THAN 20% | 7 | | -- | | 43 | |
| 20-24% | -- | | -- | | 38 | |
| 25-34% | -- | | 10 | | 15 | |
| 35% OR MORE | 18 | | 14 | | 37 | |
| NOT COMPUTED | 29 | | 33 | | 38 | |
| MEDIAN % OF INCOME | 35 | | ... | | 23. | |
| INCOME \$5000-\$9999 | 83 | 50.9 | 62 | 44.9 | 65 | 25.4 |
| LESS THAN 20% | 21 | | 53 | | 47 | |
| 20-24% | 9 | | -- | | 3 | |
| 25-34% | 4 | | 9 | | 0 | |
| 35% OR MORE | -- | | -- | | 0 | |
| NOT COMPUTED | 49 | | -- | | 15 | |
| MEDIAN % OF INCOME | 15 | | 16.9 | | 13. | |
| INCOME \$10000-\$14999 | 22 | 13.5 | 8 | 5.8 | 6 | 2.3 |
| 25% OR MORE | -- | | -- | | 0 | |
| NOT COMPUTED | 6 | | -- | | 0 | |
| MEDIAN % OF INCOME | ... | | ... | | -- | |
| INCOME \$15000 OR MORE | 4 | 2.5 | 11 | 8.0 | 14 | 5.5 |
| 25% OR MORE | -- | | -- | | 0 | |
| NOT COMPUTED | 4 | | -- | | 6 | |

¹Excludes one-family homes on ten acres or more

SOURCE: U.S. Census of Population and Housing, 1970, Table H-2

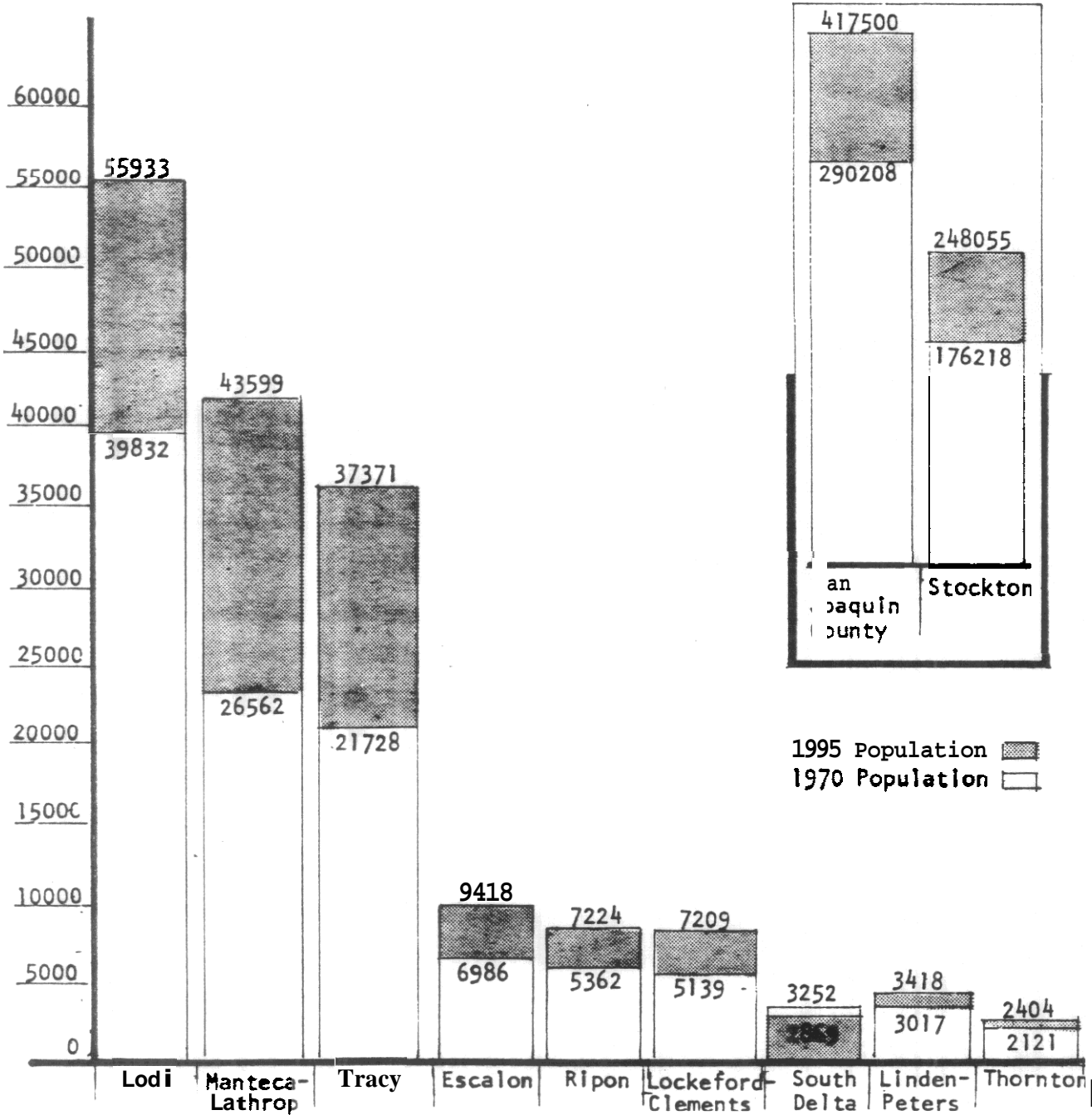
PLANNING AREA POPULATION ALLOCATION

| | | 1970 | | 1975 | | 1980 | | 1985 | | 1990 | | 1995 | |
|--------------------|-----|---------|-------|--------|-------|--------|-------|--------|-------|--------|-------|---------|-------|
| | | | | % | | % | | % | | % | | % | |
| S.J. COUNTY | | | | | | | | | | | | | |
| HIGH | VWV | '90,208 | 100.0 | 13,400 | 100.0 | 39,000 | 100.0 | 66,400 | 100.0 | 92,400 | 100.0 | 417,500 | 100.0 |
| | | '90,208 | 100.0 | 13,000 | 100.0 | 34,000 | 100.0 | 55,000 | 100.0 | 75,000 | 100.0 | 400,000 | 100.0 |
| STOCKTON | | | | | | | | | | | | | |
| HIGH | LOW | 76,218 | 60.71 | 99,061 | 60.31 | 93,201 | 59.94 | 18,124 | 59.5 | 33,305 | 59.47 | 248,055 | 59.41 |
| | | 16,210 | 60.11 | 38,814 | 60.31 | 30,903 | 60.1 | 13,230 | 60.0 | 25,149 | 60.03 | 240,032 | 60.00 |
| TRACY | | | | | | | | | | | | | |
| HIGH | LOW | 21,728 | 7.48 | 24,643 | 7.8 | 27,904 | 8.2 | 31,730 | 8.6 | 34,630 | 8.82 | 37,371 | 8.95 |
| | | 21,728 | 7.48 | 24,643 | 7.81 | 27,141 | 8.12 | 29,578 | 8.3 | 31,707 | 8.45 | 34,482 | 8.62 |
| MANTECA | | | | | | | | | | | | | |
| HIGH | VWV | 26,562 | 9.15 | 29,810 | 9.51 | 23,489 | 9.88 | 37,501 | 10.2 | 40,616 | 10.35 | 43,599 | 10.44 |
| | | 26,562 | 9.15 | 19,815 | 9.53 | 12,626 | 9.71 | 15,075 | 9.81 | 37,298 | 9.95 | 40,185 | 10.05 |
| LOCKEFORD | | | | | | | | | | | | | |
| HIGH | VWV | 5,139 | 1.77 | 5,570 | 1.71 | 5,969 | 1.76 | 6,399 | 1.74 | 6,799 | 1.73 | 7,209 | 1.71 |
| | | 5,139 | 1.77 | 5,510 | 1.71 | 5,912 | 1.77 | 6,275 | 1.76 | 6,622 | 1.76 | 7,029 | 1.75 |
| THORNTON | | | | | | | | | | | | | |
| HIGH | VWV | 2,121 | .73 | 2,176 | .69 | 2,231 | .65 | 2,206 | .62 | 2,344 | .59 | 2,404 | .57 |
| | | 2,121 | .73 | 2,151 | .68 | 2,183 | .65 | 2,218 | .62 | 2,253 | .60 | 2,288 | .57 |
| LODI | | | | | | | | | | | | | |
| HIGH | LOW | 39,832 | 13.12 | 12,762 | 13.64 | 15,912 | 13.54 | 19,303 | 13.45 | 12,663 | 13.42 | 55,933 | 11.39 |
| | | 39,832 | 13.12 | 12,699 | 13.64 | 15,323 | 13.56 | 18,068 | 13.54 | 10,730 | 13.52 | 53,980 | 11.49 |
| RIPON | | | | | | | | | | | | | |
| HIGH | LOW | 5,362 | 1.84 | 5,690 | 1.81 | 6,050 | 1.78 | 6,420 | 1.75 | 6,810 | 1.73 | 1,224 | 1.13 |
| | | 5,362 | 1.84 | 5,690 | 1.81 | 5,980 | 1.79 | 6,285 | 1.77 | 6,605 | 1.76 | 6,916 | 1.74 |
| ESCALON | | | | | | | | | | | | | |
| HIGH | LOW | 6,986 | 2.40 | 7,416 | 2.36 | 7,080 | 2.32 | 8,370 | 2.28 | 8,810 | 2.26 | 9,418 | 1.25 |
| | | 6,906 | 2.40 | 1,416 | 2.36 | 1,194 | 2.31 | 8,192 | 2.30 | 8,610 | 2.29 | 9,050 | 2.26 |
| LINDEN | | | | | | | | | | | | | |
| HIGH | LOW | 1,017 | 1.03 | 3,092 | .98 | 3,171 | .93 | 1,251 | .88 | 3,333 | .84 | 3,418 | .81 |
| | | 3,017 | 1.03 | 3,062 | .97 | 3,107 | .93 | 3,152 | .88 | 3,200 | .85 | 3,250 | .81 |
| HIGH | VWV | 3,252 | 1.12 | 3,172 | 1.01 | 3,093 | .91 | 3,016 | .82 | 2,941 | .75 | 2,869 | .69 |
| | | 3,252 | 1.12 | 3,140 | 1.00 | 3,031 | .89 | 2,927 | .82 | 2,826 | .75 | 2,728 | .68 |

12/26/72 REVISED: 2/74



POPULATION PROJECTION 1970-1995 BY AREA



EXISTING & NEW HOUSEHOLDS, 1960-1995

| | SAN JOAQUIN COUNTY | STOCKTON PLANNING AREA | LODI PLANNING AREA | TRACY PLANNING AREA | ANTECA ATHROP LANNING ARM | ESCALON PLANNING AREA | RIPON PLANNING AREA | LOCKEFORD CLEMENTS PLANNING AREA | SOUTH DELTA PLANNING AREA | LINDEN PETERS PLANNING AREA | THORNTON PLANNING AREA |
|---------------------|--------------------------|------------------------------|--------------------------|---------------------------|------------------------------------|-----------------------------|---------------------------|---|------------------------------------|--------------------------------------|------------------------------|
| 1960 | | | | | | | | | | | |
| TOTAL POPULATION | 249989 | 155221 | 31903 | 19897 | 17305 | 5926 | 4574 | 4012 | 5891 | 2679 | 2542 |
| POP. IN HOUSEHOLDS | 235170 | 147223 | 31460 | 18012 | 17192 | 5893 | 4574 | 3949 | 1795 | 2672 | 1985 |
| % OF TOTAL POP. | 94.1 | 94. | 98. | 90.5 | 99. | 99 | 100.0 | 98.4 | 30.5 | 99.7 | 78.1 |
| OCCUPIED H. U.s | 74656 | 47645 | 10366 | 5409 | 4983 | 1165 | 1368 | 1186 | 539 | 842 | 553 |
| POP. PER OCC. H. U. | 3.15 | 1.09 | 3.03 | 3.33 | 3.40 | 3.34 | 3.33 | 3.33 | 3.33 | 3.17 | 3.59 |
| 1970 | | | | | | | | | | | |
| TOTAL POPULATION | 290208 | 176218 | 39832 | 21728 | 26562 | 6986 | 5362 | 5139 | 3252 | 3017 | 2121 |
| POP. IN HOUSEHOLDS | 279644 | 169826 | 39148 | 21152 | 25517 | 6955 | 5281 | 5078 | 1686 | 3014 | 1879 |
| % OF TOTAL POP. | 96.3 | 96. | 98. | 97.3 | 96. | 99. | 98.5 | 98.8 | 51.8 | 99.9 | 88.6 |
| OCCUPIED H. U.s | 92372 | 57410 | 13261 | 6715 | 7617 | 2164 | 1630 | 1525 | 516 | 956 | 578 |
| POP. PER OCC. H. U. | 3.03 | 2.96 | 2.95 | 3.15 | 3.35 | 3.20 | 3.23 | 3.32 | 3.26 | 3.14 | 3.25 |
| 1975 | | | | | | | | | | | |
| TOTAL POPULATION | 313400 | 189061 | 42762 | 24643 | 29818 | 7416 | 5690 | 5570 | 3172 | | |
| POP. IN HOUSEHOLDS | 102909 | 182675 | 42092 | 24079 | 28802 | 7387 | 5610 | 5506 | 1720 | 1089 | 1949 |
| % OF TOTAL POP. | 96.1 | 96. | 98. | 97.7 | 96. | 99. | 98.6 | 98.9 | 54.2 | 99.1 | 89.6 |
| OCCUPIED H. U.s | 103075 | 62991 | 14769 | 7818 | 9291 | 2383 | 1821 | 1815 | 534 | 1026 | 607 |
| POP. PER OCC. H. U. | 2.94 | 2.90 | 2.85 | 3.08 | 3.10 | 3.10 | 3.08 | 3.00 | 1.22 | 3.01 | 3.21 |
| 1980 | | | | | | | | | | | |
| TOTAL POPULATION | 339000 | 203201 | 45912 | 27984 | 33489 | 7880 | 6050 | 5969 | 1093 | 3171 | 2231 |
| POP. IN HOUSEHOLDS | 328664 | 196815 | 45274 | 27429 | 32476 | 7853 | 5970 | 5908 | 1151 | 3168 | 2020 |
| % OF TOTAL POP. | 97.0 | 96. | 98.1 | 98.0 | 97. | 99. | 98.7 | 99.0 | 56.6 | 99.1 | 90.5 |
| OCCUPIED H. U.s | 114363 | 68816 | 16463 | 9143 | 10972 | 2618 | 2003 | 2073 | 549 | 1089 | 637 |
| POP. PER OCC. H. U. | 2.87 | 2.86 | 2.75 | 3.00 | 2.96 | 3.00 | 2.98 | 2.85 | 3.19 | 2.91 | 3.17 |
| 1985 | | | | | | | | | | | |
| TOTAL POPULATION | 366400 | 218124 | 49303 | 31730 | 37501 | 8370 | 6420 | 6399 | 3016 | 3251 | 2286 |
| POP. IN HOUSEHOLDS | 356203 | 211738 | 48657 | 31183 | 36491 | 8345 | 6340 | 6341 | 1768 | 3249 | 2091 |
| % OF TOTAL POP. | 97.2 | 97.0 | 98.1 | 98.3 | 97. | 99. | 98.8 | 99.1 | 58.6 | 99.9 | 91.5 |
| OCCUPIED H. U.s | 125988 | 75621 | 17823 | 10535 | 12412 | 2838 | 2179 | 2225 | 561 | 1124 | 670 |
| POP. PER OCC. H. U. | 2.83 | 2.80 | 2.73 | 2.96 | 2.94 | 2.94 | 2.91 | 2.85 | 3.15 | 2.89 | 3.12 |
| 1990 | | | | | | | | | | | |
| TOTAL POPULATION | 392400 | 233385 | 52663 | 34630 | 40616 | 8878 | 6810 | 6799 | 2942 | 3333 | 2334 |
| POP. IN HOUSEHOLDS | 382321 | 226999 | 52028 | 34090 | 39609 | 8855 | 6731 | 6743 | 1785 | 3311 | 2150 |
| % OF TOTAL POP. | 97.4 | 97.3 | 98.6 | 98.4 | 97. | 99. | 98.8 | 99.2 | 60.7 | 99.9 | 92.1 |
| OCCUPIED H. U.s | 136393 | 81654 | 19199 | 11755 | 13565 | 3064 | 2353 | 2366 | 576 | 1161 | 700 |
| POP. PER OCC. H. U. | 2.80 | 2.78 | 2.71 | 2.90 | 2.92 | 2.89 | 2.86 | 2.85 | 3.10 | 2.87 | 1.07 |
| 1995 | | | | | | | | | | | |
| TOTAL POPULATION | 417500 | 248005 | 55933 | 37171 | 43599 | 9418 | 7224 | 7209 | 2869 | 3418 | 2404 |
| POP. IN HOUSEHOLDS | 407554 | 241669 | 55308 | 36838 | 42595 | 9397 | 7145 | 7156 | 1796 | 3416 | 2234 |
| % OF TOTAL POP. | 97.6 | 97.4 | 98.1 | 98.6 | 97. | 99. | 98.9 | 99.3 | 62.6 | 99.9 | 92.9 |
| OCCUPIED H. U.s | 145824 | 86931 | 20484 | 12880 | 14688 | 3286 | 2525 | 2511 | 581 | 1194 | 742 |
| POP. PER OCC. H. U. | 2.79 | 2.78 | 2.70 | 2.86 | 2.90 | 2.86 | 2.81 | 2.85 | 3.08 | 2.86 | 3.01 |

OPTIMUM HOUSING NEEDS, 1970-1995

| | 1970 | 1975 | 1980 | 1985 | 1990 | 1995 | 5 YEA TOTAL |
|-----------------------|-------|--------|--------|--------|-------|--------|----------------|
| SAN JOAQUIN COUNTY | | | | | | | |
| TOTAL HOUSING STOCK | 96563 | 112964 | 124651 | 136690 | 47461 | 157231 | |
| FOR POP. INCREASE | | 10703 | 11281 | 11621 | 10405 | 9431 | 53451 |
| FOR LOSS | 6115 | 3310 | 3171 | 3041 | 2921 | 2805 | 21383 |
| MAINTAIN VACANCY RATE | 888 | 382 | 401 | 411 | 361 | 331 | 2790 |
| END OVERCROWDING | 4428 | | | | | | 4428 |
| TOTAL NEED | 11431 | 14395 | 14861 | 15081 | 13701 | 12571 | 82055 |
| STOCKTON PA | | | | | | | |
| TOTAL HOUSING STOCK | 59864 | 68798 | 74821 | 81870 | 88114 | 93571 | |
| FOR WP. INCREASE | | 5581 | 5821 | 6801 | 6031 | 5271 | 29521 |
| FOR LOSS | 4387 | 2497 | 2384 | 2271 | 2175 | 2071 | 15797 |
| MAINTAIN VACANCY RATE | 432 | 195 | 204 | 231 | 211 | 185 | 1465 |
| END OVERCROWDING | 2726 | | | | | | 2726 |
| TOTAL NEED | 7545 | 8273 | 8411 | 9320 | 8419 | 7539 | 49509 |
| LODI PA | | | | | | | |
| TOTAL HOUSING STOCK | 13754 | 15962 | 17717 | 19126 | 20552 | 21884 | |
| FOR POP. INCREASE | | 1508 | 1694 | 1360 | 1376 | 1285 | 7223 |
| FOR WSS | 417 | 200 | 197 | 194 | 191 | 188 | 1387 |
| MAINTAIN VACANCY RATE | 192 | 55 | 61 | 44 | 50 | 41 | 454 |
| END OVERCROWDING | 453 | | | | | | 453 |
| TOTAL NEED | 1062 | 1763 | 1952 | 1603 | 1617 | 1520 | 9517 |
| TRACY PA | | | | | | | |
| TOTAL HOUSING STOCK | 7178 | 8734 | 10107 | 11550 | 12814 | 13980 | |
| FOR POP. INCREASE | | 1103 | 1325 | 1392 | 1220 | 1125 | 6165 |
| FOR LOSS | 433 | 202 | 196 | 190 | 185 | 179 | 1385 |
| MAINTAIN VACANCY RATE | 54 | 40 | 48 | 51 | 44 | 41 | 278 |
| END OVERCROWDING | 359 | | | | | | 359 |
| TOTAL NEED | 846 | 1345 | 1569 | 1613 | 1449 | 1345 | 8187 |
| MANTECA-LATHROP PA | | | | | | | |
| TOTAL HOUSING STOCK | 7904 | 10205 | 11947 | 13439 | 14634 | 15798 | |
| FOR POP. INCREASE | | 1614 | 1681 | 1440 | 1153 | 1123 | 7071 |
| FOR LOSS | 367 | 175 | 171 | 167 | 163 | 159 | 1202 |
| MAINTAIN VACANCY RATE | 62 | 61 | 61 | 52 | 42 | 41 | 319 |
| END OVERCROWDING | 424 | | | | | | 424 |
| TOTAL NEED | 853 | 1910 | 1913 | 1659 | 1358 | 1323 | 9016 |
| ESCALON PA | | | | | | | |
| TOTAL HOUSING STOCK | 2262 | 2660 | 2904 | 3132 | 1366 | 3596 | |
| FOR POP. INCREASE | | 219 | 235 | 220 | 226 | 222 | 1122 |
| FOR WSS | 158 | 74 | 71 | 69 | 66 | 64 | 502 |
| MAINTAIN VACANCY RATE | 47 | 8 | 9 | 8 | 8 | 8 | 88 |
| END OVERCROWDING | 124 | | | | | | 124 |
| TOTAL NEED | 329 | 301 | 315 | 297 | 300 | 294 | 1036 |

■ OPTIMUM HOUSING NEEDS, 1970-1995 *Continued*

| | 1910 | 1975 | 1900 | 1985 | 1990 | 1993 | 5 YEAR TOTAL |
|-----------------------|------|------|------|------|------|------|-----------------|
| RIPON PA | | | | | | | |
| TOTAL HOUSING STOCK | 1692 | 2006 | 2195 | 2371 | 2557 | 2735 | |
| FOR POP. INCREASE | | 191 | 182 | 176 | 174 | 112 | 095 |
| FOR WSS | 102 | 48 | 46 | 45 | 44 | 42 | 127 |
| MAINTAIN VACANCY RATE | 35 | 7 | 1 | 6 | 6 | 6 | 67 |
| END OVERCROWDING | 81 | | | | | | 81 |
| TOTAL NEED | 210 | 246 | 235 | 221 | 124 | 220 | 1370 |
| LOCKEFORD-CLEMENTS PA | | | | | | | |
| TOTAL HOUSING STOCK | 1637 | 2078 | 2325 | 2483 | 2629 | 2779 | |
| FOR POP. INCREASE | | 310 | 238 | 152 | 141 | 145 | 986 |
| FOR WSS | 82 | 39 | 30 | 37 | 36 | 15 | 261 |
| MAINTAIN VACANCY RATE | 21 | 11 | 9 | 6 | 5 | 5 | 51 |
| END OVERCROWDING | 99 | | | | | | 99 |
| TOTAL NEED | 202 | 360 | 205 | 195 | 182 | 185 | 1409 |
| SOUTH DELTA PA | | | | | | | |
| TOTAL HOUSING STOCK | 561 | 645 | 661 | 613 | 689 | 696 | |
| FOR POP. INCREASE | | 18 | 15 | 12 | 15 | 7 | 61 |
| FOR LOSS | 56 | 23 | 24 | 23 | 22 | 21 | 171 |
| MAINTAIN VACANCY RATE | 17 | 1 | 1 | 0 | 1 | 0 | 20 |
| END OVERCROWDING | 48 | | | | | | 48 |
| TOTAL NEED | 121 | 44 | 40 | 35 | 38 | 20 | 306 |
| LINDEN-PETERS PA | | | | | | | |
| TOTAL HOUSING STOCK | 1029 | 1182 | 1247 | 1283 | 1121 | 1355 | |
| FOR POP. INCREASE | | W | 63 | 35 | 31 | 13 | 218 |
| FOR LOSS | 12 | 33 | 32 | 31 | 30 | 29 | 227 |
| MAINTAIN VACANCY RATE | 16 | 3 | 2 | 1 | 1 | 1 | 24 |
| END OVERCROWDING | 64 | | | | | | 64 |
| TOTAL NEED | 152 | 106 | 91 | 67 | 68 | 63 | 553 |
| THORNTON PA | | | | | | | |
| TOTAL HOUSING STOCK | 602 | 694 | 725 | 159 | 190 | 014 | |
| FOR WP. INCREASE | | 29 | 30 | 33 | 30 | 42 | 164 |
| FOR LOSS | 41 | 17 | 16 | 16 | 15 | 15 | 120 |
| MAINTAIN VACANCY RATE | 12 | 1 | 1 | 1 | 1 | 1 | 18 |
| END OVERCROWDING | 50 | | | | | | 50 |
| TOTAL NEED | 103 | 47 | 47 | 50 | 46 | 59 | 352 |

¹ Optimum housing stock assumes that needs accumulated by the Interval year have been net by that year.

² Total housing stock for 1970 reflects existing housing stock. The needs listed below for 1970 are unmet needs.

CURRENT HOUSING NEED¹ 1970 to 1975

| | SAN JOAQUIN COUNTY | | STOCKTON PA | | W D I | | TRACY CA | | MANTECA-LATHROP PA | | ESCALON PA | |
|-----------------------------|-----------------------|-------|----------------|-------|-------|-------|-------------|-------|-----------------------|-------|---------------|-------|
| | # | % | # | % | # | % | # | % | # | % | # | % |
| TOTAL NEED | 25826 | 100.0 | 15818 | 100.0 | 2825 | 100.0 | 2191 | 100.0 | 2763 | 100.0 | 630 | 100.0 |
| CAUSE: | | | | | | | | | | | | |
| POP. INCREASE | 10103 | 41.4 | 5581 | 35.3 | 1508 | 53.4 | 1103 | 50.3 | 1614 | 60.6 | 219 | 34.8 |
| LOSS | 9425 | 36.5 | 6884 | 43.5 | 617 | 21.8 | 635 | 29.0 | 542 | 19.6 | 232 | 36.8 |
| VACANCY | 1270 | 4.9 | 627 | 4.0 | 247 | 8.7 | 94 | 4.3 | 123 | 4.5 | 55 | 8.7 |
| END OVERCROWDING | 4428 | 17.1 | 2726 | 17.2 | 453 | 16.0 | 359 | 16.4 | 424 | 15.3 | 124 | 19.7 |
| % TOTAL 1970 HOUSING | | | | | | | | | | | | |
| STOCK NEEDED | 26 | | 26.4 | | 20.5 | | 30.5 | | 34.6 | | 27.9 | |
| AVERAGE ANNUAL NEED | 5165 | | 3164 | | 565 | | 438 | | 553 | | 126 | |
| UNITS ADDED | | | | | | | | | | | | |
| 1970 | 2678 | 51.8 | 1883 | 59.5 | 345 | 61.1 | 102 | 23.3 | 233 | 42.1 | 26 | 20.6 |
| 1971 | 3090 | 59.8 | 1974 | 62.4 | 350 | 61.9 | 155 | 35.4 | 432 | 78.1 | 48 | 38.1 |
| 1972 | 4046 | 78.3 | 1881 | 59.5 | 774 | 137.0 | 619 | 141.3 | 395 | 71.4 | 68 | 54.0 |
| 1973 | 3194 | 61.8 | 1806 | 57.1 | 545 | 96.5 | 275 | 62.8 | 342 | 61.8 | 49 | 38.9 |
| AVERAGE/YEAR | 3252 | 63.0 | 1886 | 59.6 | 504 | 89.2 | 288 | 65.8 | 351 | 63.5 | 48 | 38.1 |

| | RIPON PA | | OCKEFORD-CLEMENTE PI | | SOUTH DELTA PA | | INDEN-PETERS PA | | THORNTON PI | |
|-----------------------------|-------------|-------|-------------------------|-------|-------------------|-------|--------------------|-------|----------------|-------|
| | # | % | # | % | # | % | # | % | # | % |
| TOTAL NEED | 464 | 100.0 | | | 165 | 100.0 | 258 | 100.0 | 50 | 100.0 |
| CAUSE: | | | | | | | | | | |
| POP. INCREASE | 191 | 41.2 | 310 | 55.2 | in | 10.9 | 70 | 27.1 | 29 | 19.3 |
| WSS | 150 | 32.3 | 121 | 21.5 | 81 | 49.1 | 105 | 40.1 | 58 | 38.7 |
| VACANCY | 41 | 9.1 | 32 | 5.1 | 18 | 10.9 | 19 | 7.4 | 13 | 8.7 |
| END OVERCROWDING | 81 | 17.5 | 99 | 11.6 | 48 | 29.1 | 64 | 24.8 | 50 | 33.3 |
| % TOTAL 1910 HOUSING | | | | | | | | | | |
| STOCK NEEDED | 27.4 | | 34.3 | | 29.4 | | 25.1 | | 24.9 | |
| AVERAGE ANNUAL NEED | 93 | | 112 | | 33 | | 52 | | 30 | |
| UNITS ADDED | | | | | | | | | | |
| 1970 | 16 | 17.2 | 42 | 31.5 | 2 | 6.1 | 24 | 46.2 | 5 | 16.7 |
| 1971 | 24 | 25.8 | 67 | 59.8 | 4 | 12.1 | 25 | 48.1 | 11 | 36.7 |
| 1972 | 53 | 51.0 | 140 | 125.0 | 4 | 12.1 | 28 | 53.8 | 84 | 280.0 |
| 1973 | 54 | 58.1 | 90 | 80.4 | 9 | 27.3 | 23 | 44.2 | 1 | 3.3 |
| AVERAGE/YEAR | 37 | 39.8 | 85 | 15.9 | 5 | 15.2 | 25 | 48.1 | 25 | 83.3 |

¹Current housing need reflects needs accumulated to 1975 including needs not met by 1970

LONG-TERM HOUSING NEED, 1975-1995

| | SAN JOAQUIN COUNTY | STOCKTON PLANNING AREA | LODI PLANNING AREA | TRACY PLANNING AREA | ANTECA- ATHROP PLANNING AREA | ESCALON PLANNING AREA | RIPON PLANNING AREA | LOCKEFORT CLEMENTS PLANNING AREA | SOUTH DELTA PLANNING AREA | LINDEN- PETERS PLANNING AREA | THORNTON PLANNING AREA |
|--|--------------------------|------------------------------|--------------------------|---------------------------|---------------------------------------|-----------------------------|---------------------------|---|---------------------------------|---------------------------------------|------------------------------|
| TOTAL NEED 1975-1995 | 56229 | 13691 | 6692 | 5996 | 6253 | 1206 | 906 | 847 | 141 | 295 | 202 |
| FOR POPULATION INCREASE | 42749 | 3940 | 5715 | 5062 | 5397 | 903 | 704 | 676 | 49 | 160 | 135 |
| FOR LOSS | 11960 | 8913 | 770 | 750 | 660 | 270 | 177 | 146 | 90 | 122 | 62 |
| TO MAINTAIN VACANCY RATE | 1520 | 838 | 207 | 104 | 196 | 33 | 25 | 25 | 2 | 5 | 5 |
| CURRENT AVERAGE ANNUAL NEED 1970-1975 | 5165 | 3164 | 565 | 438 | 553 | 126 | 93 | 112 | 33 | 52 | 30 |
| LONG-TERM AVERAGE ANNUAL NEED 1975-1995 | 2011 | 1685 | 335 | 300 | 313 | 60 | 45 | 42 | 7 | 15 | 10 |
| FOR POPULATION INCREASE | 2137 | 1197 | 286 | 253 | 270 | 45 | 35 | 34 | 2 | 8 | 7 |
| FOR LOSS | 598 | 446 | 139 | 38 | 33 | 14 | 9 | 7 | 5 | 6 | 3 |
| TO MAINTAIN VACANCY RATE | 76 | 42 | 10 | 9 | 10 | 2 | 1 | 1 | 0 | 0 | 0 |

HOUSING UNITS BY TYPE 1970-1995

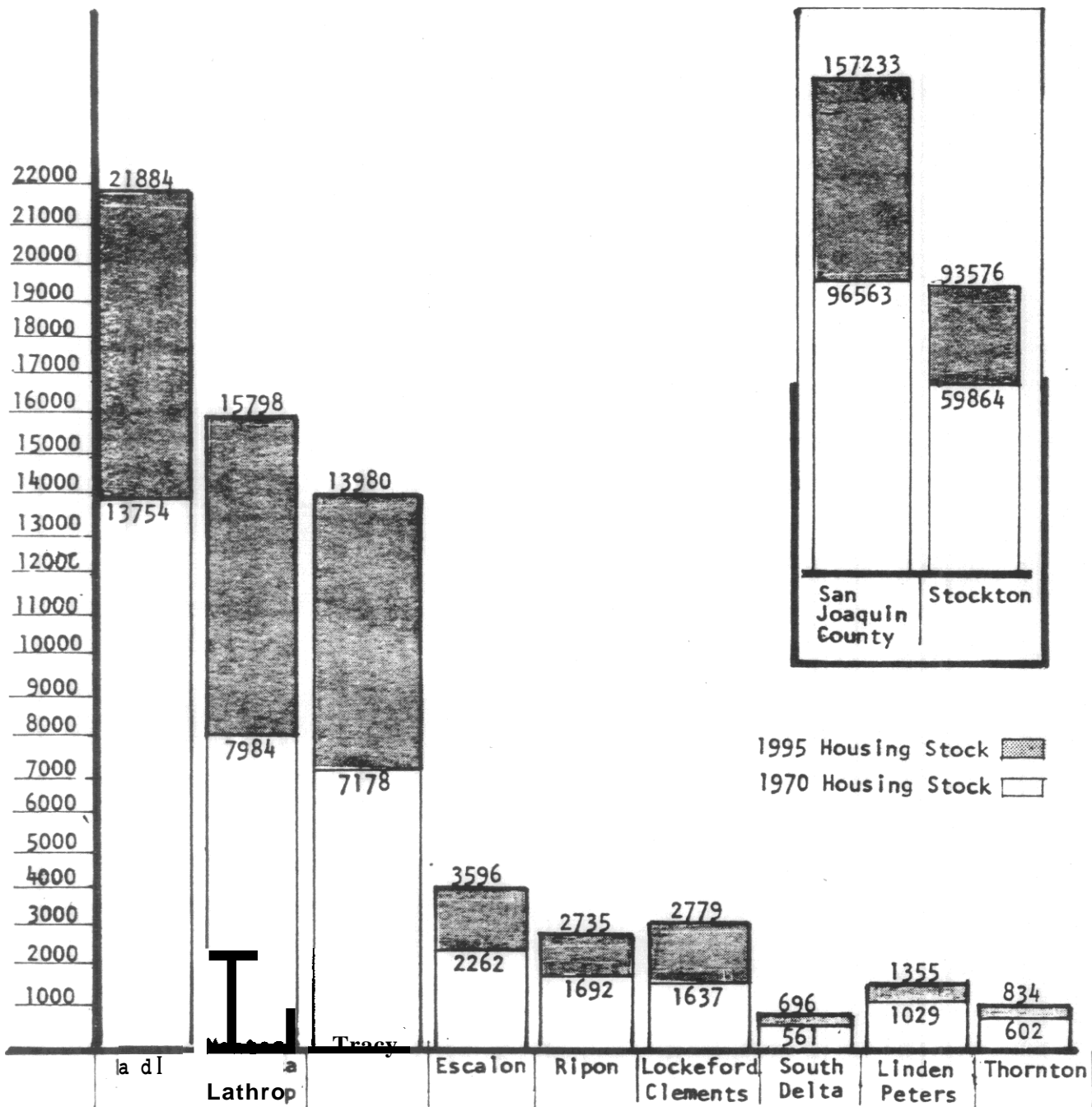
- 172 -

| | 1960 | | '60-'70 AUDITIONS | | 1970 | | '70-'80 ADDITIONS | | 1980 | | '80-'95 ADDITIONS | | 1995 | |
|--------------------|-------|------|----------------------|------|-------|------|----------------------|------|-------|------|----------------------|------|--------|------|
| | # | % | a | % | # | % | # | % | # | % | # | % | # | % |
| SAN JOAQUIN COUNTY | | | | | | | | | | | | | | |
| SINGLES | 59710 | 86.4 | 8144 | 51.3 | 77054 | 80.6 | 14271 | 50.1 | 9213 | 73.1 | 1776 | 54.1 | 109097 | 69.9 |
| MULTIPLES | 10964 | 13.6 | 7745 | 40.7 | 18709 | 19.4 | 13813 | 49.4 | 3252 | 26.1 | 1481 | 45.1 | 41336 | 30.1 |
| TOTAL | 10674 | | 15889 | | 96563 | | 28092 | | 2465 | | 32511 | | 157233 | |
| STOCKTON | | | | | | | | | | | | | | |
| SINGLES | 11803 | 81.5 | 3947 | 46.0 | 45750 | 76.4 | 5945 | 39.8 | 51705 | 69.1 | 883 | 47.1 | 60544 | 64.7 |
| MULTIPLES | 9487 | 18.5 | 4627 | 54.0 | 14114 | 23.6 | 9008 | 60.2 | 23122 | 30.1 | 991 | 52.1 | 33032 | 35.3 |
| TOTAL | 11290 | | 8574 | | 59864 | | 14963 | | 74821 | | 1874 | | 93576 | |
| LODI | | | | | | | | | | | | | | |
| SINGLES | 10310 | 93.6 | 1281 | 46.1 | 11591 | 84.3 | 1921 | 48.1 | 13511 | 76.1 | 204 | 49.1 | 15560 | 71.1 |
| MULTIPLES | 700 | 6.4 | 1463 | 53.9 | 2161 | 15.7 | 2031 | 51.3 | 419 | 23.1 | 212 | 51.1 | 6324 | 28.9 |
| TOTAL | 11010 | | 2744 | | 13752 | | 3962 | | 1771 | | 416 | | 21884 | |
| TRACY | | | | | | | | | | | | | | |
| SINGLES | 5634 | 93.6 | 338 | 29.2 | 5971 | 83.2 | 158 | 54.1 | 7561 | 74.1 | 2521 | 65.1 | 10000 | 72.1 |
| MULTIPLES | 387 | 6.4 | 819 | 70.8 | 120 | 16.8 | 1341 | 45.1 | 254 | 25.1 | 135 | 34.1 | 3900 | 27.9 |
| TOTAL | 6021 | | 1157 | | 7178 | | 292 | | 1010 | | 387 | | 13900 | |
| MANTECA | | | | | | | | | | | | | | |
| SINGLES | 5185 | 95.3 | 1923 | 75.7 | 1108 | 89.0 | 2665 | 67.1 | 9773 | 81.1 | 2731 | 71.1 | 12512 | 79.2 |
| MULTIPLES | 259 | 4.7 | 617 | 24.3 | 076 | 11.0 | 1298 | 32.8 | 2174 | 18.2 | 111 | 28.1 | 3286 | 20.0 |
| TOTAL | 5444 | | 2540 | | 7984 | | 3963 | | 11947 | | 3851 | | 15798 | |
| ESCALON | | | | | | | | | | | | | | |
| SINGLES | 1927 | 99.2 | 234 | 73.1 | 2161 | 95.5 | 609 | 94.9 | 2770 | 95.4 | 538 | 77.1 | 3308 | 92.0 |
| MULTIPLES | 15 | 0.8 | 86 | 26.9 | 101 | 4.5 | 33 | 5.1 | 134 | 4.6 | 154 | 22.1 | 208 | 8.0 |
| TOTAL | 1942 | | 320 | | 2262 | | 642 | | 2904 | | 692 | | 3596 | |
| RIPON | | | | | | | | | | | | | | |
| SINGLES | 1451 | 98.4 | 144 | 66.4 | 1595 | 94.3 | 433 | 86.1 | 2028 | 92.4 | 425 | 70.7 | 2453 | 89.7 |
| MULTIPLES | 24 | 1.6 | 73 | 23.6 | 97 | 5.7 | 70 | 13.9 | 161 | 7.6 | 115 | 21.3 | 282 | 10.3 |
| TOTAL | 1475 | | 211 | | 1692 | | 503 | | 2195 | | 540 | | 2735 | |
| WCKEFORD | | | | | | | | | | | | | | |
| SINGLES | 1306 | 90.6 | 282 | 90.4 | 1588 | 97.0 | 632 | 91.9 | 2220 | 95.5 | 434 | 95.6 | 2654 | 95.5 |
| MULTIPLES | 19 | 1.4 | 30 | 9.6 | 49 | 3.9 | 56 | 8.1 | 105 | 4.5 | 20 | 4.4 | 125 | 4.5 |
| TOTAL | 1325 | | 312 | | 1637 | | 688 | | 2325 | | 454 | | 2779 | |

HOUSING UNITS BY TYPE 1970-1995 *Continued*

| | 1960 | | '60-'70 ADDITIONS | | 1970 | | '70-'80 ADDITIONS | | 1980 | | '80-'95 ADDITIONS | | 1995 | |
|-------------|------|-------|----------------------|-------|------|------|----------------------|-------|------|-------|----------------------|------|------|------|
| | # | % | # | % | # | % | # | % | # | % | # | % | # | % |
| SOUTH DELTA | | | | | | | | | | | | | | |
| SINGLES | 494 | 84.6 | 30 | 100 + | 524 | 93.4 | 137 | 100 + | 661 | 100.0 | 35 | | | 00.0 |
| MULTIPLES | 90 | 15.4 | -53 | | 37 | 6.6 | -37 | | 0 | 0 | 0 | | | 0 |
| TOTAL | 504 | | -23 | | 561 | | 100 | | 661 | | 35 | | 696 | |
| LINDEN | | | | | | | | | | | | | | |
| SINGLES | 940 | 100.0 | 77 | 95.1 | 1025 | 99.6 | 196 | 09.9 | 1221 | 97.9 | 96 | 88.9 | 1317 | 97.2 |
| MULTIPLES | 0 | -- | 4 | 4.9 | 4 | 0.4 | 22 | 10.1 | 26 | 2.1 | 12 | 11.1 | 38 | 2.8 |
| TOTAL | 948 | | 81 | | 1029 | | 218 | | 1247 | | 108 | | 1355 | |
| THORNTON | | | | | | | | | | | | | | |
| SINGLES | 647 | 98.4 | -113 | | 534 | 88.7 | 143 | 100 + | 677 | 93.4 | 96 | 08.1 | 173 | 92.7 |
| MULTIPLES | 10 | 1.6 | 50 | 100 + | 68 | 11.3 | -20 | | 48 | 6.6 | 13 | 11.9 | 61 | 7.3 |
| TOTAL | 657 | | -55 | | 602 | | 123 | | 725 | | 109 | | 834 | |

COMPONENTS OF HOUSING NEED 1970-1995



NEED DETERMINATION FOR HOUSING ASSISTANCE

| | Need | | | % Total Need |
|---------------------------|--------|-----------|--------|--------------|
| | Renter | Homeowner | Total | |
| S. J. County (Total) | 17,777 | 9,796 | 27,573 | 100.0 |
| Stockton Planning Area | 11,761 | 5,894 | 17,655 | 64.0 |
| Lodi Planning Area | 2,720 | 1,307 | 4,027 | 14.6 |
| Tracy Planning Area | 1,061 | 694 | 1,755 | 6.4 |
| Manteca Planning Area | 1,011 | 878 | 1,889 | 6.9 |
| Escalon Planning Area | 358 | 281 | 639 | 2.1 |
| Ripon Planning Area | 215 | 214 | 449 | 1.6 |
| Lockeford Planning Area | 209 | 254 | 463 | 1.7 |
| Linden Planning Area | 187 | 177 | 164 | 1.1 |
| Thornton Planning Area | 103 | 48 | 151 | 0.5 |
| South Delta Planning Area | 132 | 49 | 181 | 0.7 |

YEARS OF SCHOOL YEARS COMPLETED, 1970
PERCENT OF ADULTS 25 YEARS & OVER

SOURCE: U.S. Census of Population and Housing, 1970, Table P-2

EMPLOYMENT BY SEX & AGE IN SAN JOAQUIN COUNTY

| | TOTAL | SPANISH SURNAME | NEGRO |
|------------------------|---------|--------------------|-------|
| Male 16 and Over | 99,903 | 16,137 | 4,832 |
| In Labor Force | 72,939 | 12,128 | 2,648 |
| Percent of Total | 73.0 | 75.2 | 54.8 |
| Percent in Labor Force | | | |
| 16 - 17 | 31.2 | 28.8 | 21.1 |
| 18 - 19 | 56.0 | 56.0 | 28.9 |
| 20 - 21 | 69.1 | 81.4 | 60.5 |
| 22 - 24 | 82.8 | 82.7 | 71.9 |
| 25 - 34 | 92.5 | 91.5 | 85.9 |
| 35 - 44 | 93.4 | 91.8 | 89.1 |
| 45 - 64 | 85.5 | 85.5 | 72.4 |
| 65 and Over | 20.9 | 28.5 | 22.6 |
| Females 16 and Over | 102,893 | 15,519 | 4,934 |
| In Labor Force | 18,428 | 5,510 | 1,819 |
| % of Total | 37.3 | 31.2 | 36.9 |
| Percent in Labor Force | | | |
| 16 - 17 | 16.8 | 14.4 | 15.8 |
| 18 - 19 | 40.5 | 36.2 | 14.5 |
| 20 - 21 | 45.6 | 43.1 | 30.7 |
| 22 - 24 | 46.6 | 31.2 | 40.8 |
| 25 - 34 | 41.6 | 14.9 | 49.8 |
| 35 - 44 | 48.1 | 40.4 | 53.2 |
| 45 - 64 | 43.7 | 17.1 | 40.1 |
| 65 and Over | 7.4 | 9.0 | 10.9 |

Source: U.S. Census General, Social and Economic Characteristics, California

Table 85

MALE & FEMALE WORKERS BY WEEKS WORKED 1969 IN SAN JOAQUIN COUNTY

| FEMALE | # | % | % of Total | MALE | # | % | % of Total |
|-----------------------|--------|------|------------|---------------------|--------|------|------------|
| 16 Years and Over | 49,005 | | 100.0 | 16 Years and Over | 30,166 | | 100.0 |
| 50 - 52 Weeks | 18,993 | 38.1 | | 50 - 52 Weeks | 48,600 | 60.6 | |
| 27 - 49 | 12,300 | 24.9 | | 27 - 49 | 10,555 | 23.1 | |
| 26 or Less | 18,442 | 37.0 | | 26 or Less | 12,931 | 16.4 | |
| 16 - 24 Years | 12,695 | | 25.5 | 16 - 24 Years | 16,471 | | 20.5 |
| 50 - 52 Weeks | 2,370 | 18.7 | | 50 - 52 Weeks | 4,875 | 29.6 | |
| 27 - 49 | 3,272 | 25.2 | | Median Weeks Worked | 33.1 | | |
| 26 or Less | 7,053 | 55.6 | | | | | |
| 25 - 39 Years | 11,471 | | 27.0 | 25 - 39 Years | 59,292 | | 73.9 |
| 50 - 52 Weeks | 5,131 | 38.1 | | 50 - 52 Weeks | 42,205 | 71.2 | |
| 27 - 49 | 3,396 | 25.2 | | 27 - 49 | 13,125 | 22.1 | |
| 26 or Less | 4,941 | 16.7 | | 26 or Less | 3,962 | 6.7 | |
| 40 - 59 Years | 19,616 | | 39.5 | 65 Years and Over | 4,401 | | |
| 50 - 52 Weeks | 9,686 | 49.1 | | Median Weeks Worked | 40.6 | | 5.6 |
| 27 - 49 | 4,806 | 24.5 | | | | | |
| 26 or Less | 5,144 | 26.2 | | | | | |
| 60 Years Old and Over | 4,003 | | 8.0 | | | | |
| Median Weeks Worked | 46.0 | | | | | | |

Source: U.S. Census of Population General, Social and Economic Characteristics, California, 1970

Table 88

PREPARED BY THE SAN JOAQUIN COUNTY COUNCIL OF GOVERNMENTS

COUNCIL OF GOVERNMENTS

Peter D. Verdoorn, Executive Director

RESEARCH

Tom Walker

Bill Factor

Richard Laiblin

GRAPHICS

Alma Forenti

Myron Chan

Larry Matthews

Ruben Smith III

CLERICAL

Edith Beall

Betty Campora

Linda Spatola